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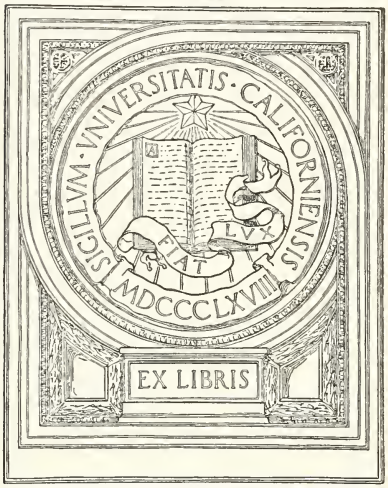
Gordon Thomson
1882 - 1950



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Independent Order of Oddfellows, Manchester Unity
Friendly Society

# AN ACCOUNT OF AN INVESTIGATION

OF THE

# Sickness and Mortality Experience of the I.O.O.F. Manchester Unity

## DURING THE FIVE YEARS 1893-1897

BY

ALFRED W. WATSON, F.I.A., F.S.S.
ONE OF THE ACTUARIES TO THE SOCIETY, AND A PUBLIC VALUER
UNDER THE FRIENDLY SOCIETIES ACT

FOLLOWED BY

TABLES SETTING FORTH THE DEDUCED RATES OF SICKNESS AND MORTALITY IN DIVISIONS GOVERNED BY OCCUPATIONS AND BY GEOGRAPHICAL SITUATION

WITH

## LIFE TABLES

DRAWN FROM RURAL AND URBAN EXPERIENCES (SEPARATE AND COMBINED) IN CERTAIN GEOGRAPHICAL AREAS

AND BY

## MONETARY TABLES

With Interest at 3, 3¼, 3½, and 4 per cent.

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WITH

## COMMUTATION COLUMNS

BY WHICH MAY BE OBTAINED THE VALUES OF SICKNESS BENEFITS TERMINABLE AT ANY AGE, AND OF TEMPORARY AND DEFERRED ANNUITIES

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1903

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# INTRODUCTION.

THE Manchester Unity of Oddfellows began to take form and acquire cohesion in the early years of the 19th century. Oddfellows' lodges had existed from early times—times so remote that all traces of their formation have been lost. Offshoots from, or founded in imitation of, lodges of Freemasons—the first efforts of those primitive Oddfellows' lodges—were of a purely mutual benevolent character.

Out of the funds which naturally accumulated from the small weekly contribution called for in these early days, our benevolent predecessors, in the largeness of their hearts, promised (and paid—for a time) benefits in sickness and at death out of all proportion to the sums demanded as subscriptions. It had not dawned on them that liability to sickness increased with advancing years, or that the money paid in sickness benefits to the older members was only drawn from the contributions of the younger ones. So long as there was a balance on the right side of the capital account at the end of each year, the growth of liability beyond the growth of capital was not realised.

The development of the insurance principles, which are now the distinguishing features of the work of the Unity, was a gradual process, though the necessity of securing permanence for the operations of the lodges by substituting a scientific for a haphazard system became manifest to the more thoughtful members of the Society before the last century had run through half its course. It was in 1844 that the first steps were taken to obtain the information which would enable the Order to erect some landmarks on the road leading to financial soundness. So strongly was the action of the Directors resented, that in 1845 lodges comprising some 16,000 members were suspended and subsequently expelled from the Society, in consequence of their refusal to comply with what has since been admitted to be a most salutary requirement; while probably as many more withdrew rather than submit to what they deemed an unwarrantable interference with their independence.

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Undeterred by opposition from within, or adverse criticism from without its own ranks, the Manchester Unity pursued its search after truth. From the Returns, which were with difficulty obtained, it gave to the world the results of its first investigation in 1850. The second followed at a short interval, and the third, upon which the tables now in use were based, was issued in 1872. These works will ever remain a monument, not only to the genius of Henry Ratcliffe, their author, but also to the far-sighted policy and determination of those leaders in the Manchester Unity, who at all hazards resolved that light to its fullest extent should be shed upon the operations of a society which so closely affected the daily lives of hundreds of thousands of their fellow-countrymen.

Their reward came in the recognition by the Royal Commission on Friendly Societies, that issued its Report in 1874, of the work which had been accomplished by the Manchester Unity. Then reported by an impartial body of independent judges as the foremost among similar organizations, it has since steadily pursued the object it had made its own—viz., by co-operation to insure for its members an income in sickness and a sum to be paid at death—with ever increasing success.

Following the investigations into its own experience, the Manchester Unity determined to utilize the information obtained, in order that the position of its lodges might be ascertained by actuarial valuation—a work which was also undertaken by the same man whose genius had made the investigation possible. Henry Ratcliffe died in 1877, but, fortunately for the Society, a successor was found in Reuben Watson, whose qualifications for the task were in every respect equal to those of his distinguished predecessor. Succeeding valuations made by Reuben Watson, until he, too, joined the great majority, drew attention to the insufficiency of the data upon which the previous investigation rested; but, knowing that the Government had called for Returns from all friendly societies, the Unity thought it better to await the result of the inquiry by the Government before undertaking the labour and incurring the expense of investigating its later experience.

So greatly did the Government tabulation, when it appeared, differ from any hitherto published, that after carefully considering the question in all its bearings, the Manchester Unity again determined to look into its affairs, and the result is now given to the Society and to the world.

The magnitude of the task is manifested in the following ex-

planatory statement which has been prepared by Mr Alfred W. Watson, F.I.A. (to whom the work of investigation was entrusted during the lifetime of the late Reuben Watson), who has brought his task to a successful conclusion. The Manchester Unity has again earned the gratitude of the friendly society world, as well as of all who are interested in the social problems presented by the system of mutual insurance which in England is such a feature of industrial life. The Society may also congratulate itself on the services of its actuary, which have enabled it to present the results of an investigation of unparalleled magnitude in a shorter time than has ever before been occupied on similar work.

The latest result of the determination of the Manchester Unity to spare no pains or necessary expense to arrive at the truth, which has ever been its goal as well as its watchword, will redound to the credit of all who have participated in the work. The Directors who laid it before the Society, the Annual Meeting at Oxford in 1898 which ordered the work to be undertaken, the Secretaries who furnished the particulars, are alike entitled to commendation. Their action proves that the voluntary spirit which has raised the Manchester Unity to its present wonderful proportions and position of pre-eminence is still alive to render any services that may be necessary to sustain the institution built up by its own members. But, beyond all, it will stand as an enduring record of the gift of penetration, the ability to marshal facts, and the power of organization, aided by a severe scientific training, which has been placed at the disposal of the Unity by the author of the following pages.

That these facts concerning the objects, the position, and the methods of the Manchester Unity may be properly appreciated is the excuse offered for intruding this brief introduction by

ROBERT W. MOFFREY,
*Grand Master.*

*April* 1903.

# INDEX TO TEXT.


PAGE

A. Occupation Group, constituent parts of, . . . . . 30
Ages, rules adopted in calculating ages of members during period under observation, 13
Agricultural occupations, low death rates, . . . . . 44
Amalgamation of Occupation Groups by Sickness Experience, A, H, J, . . 40
,, ,, ,, ,, ,, B, C, D, . . 41
,, ,, ,, ,, ,, E, F, . . 42
Amalgamated Occupation Groups, Mortality experience, . . . . 46
Area 2 (Textile districts), singular combination of low sickness rates and high death rates, . . . . . 55
Average duration of sickness per member sick, different occupation groups contrasted, . . . . . 66
B. Occupation Group, constituent parts of, . . . . . 30
B (Table). Illustration of method of reading Table, and purpose intended by it, 36
C. Occupation Group, constituent parts of, . . . . . 31
Cards, form of, filled up by Secretaries, . . . . . 8–9
,, reasons for use of, . . . . . 2
Causes of secession, . . . . . 75
Changes of Occupation, . . . . . 29
Comparison of Extent of Data with other large "Experiences," . . . 12
COMPUTATION OF PREMIUMS, AND VALUATIONS: COMPARISON OF THE NEW AND FORMER EXPERIENCES, . . . . . 85–134
Continuous sickness, great increase of, . . . . . 38–39
D. Occupation Group, constituent parts of, . . . . . 31
Decrease of Mortality in youth and middle age, . . . . . 20
DISTRIBUTION OF THE DATA WITH REFERENCE TO LOCALITY, DENSITY OF POPULATION, AND OCCUPATION, . . . . . 22–34
Duration of membership, effect upon secession rates, . . . . . 77
E. Occupation Group, constituent parts of, . . . . . 31
Exposed to risk, rules adopted in calculating as to entrants, members dying and members withdrawing, . . . . . 13–14
Extent of Data compared with other "Experiences," . . . . . 12
,, ,, great increase of old age experience, . . . . . 16
F. Occupation Group, constituent parts of, . . . . . 32
Financial influence of the Mortality Experience of a friendly society, . . 45
Former investigations, . . . . . 1
Form of returns (cards), . . . . . 2
G. Occupation Group, constituent parts of, . . . . . 32
,, ,, (Miners). Great excess of Sickness liability over other groups, 42
,, ,, Modification of miners' accident benefits suggested, . 43
GENERAL FEATURES OF THE GRADUATED RATES OF SICKNESS AND MORTALITY, 67–75
GENERAL RESULTS OF THE INVESTIGATION, . . . . . 10–22
Geographical areas, Mortality experience, . . . . . 46
Geographical distribution of data, . . . . . 24
,, ,, map showing, . . . . . 27
Graduation of sickness and mortality rates, formulæ used, . . . . 62–63
H. Occupation Groups, constituent parts of, . . . . . 33–34
Increase of sickness shown by the investigation, . . . . . 17

PAGE

Instructions to Secretaries (copy of) as to preparation of Cards, . . . 4
J. Occupation Group, constituent parts of, . . . . . 33–34
Life Tables, Rural and Urban, description of, . . . . 58–61
Map showing geographical distribution of data, . . . . . 27
Mentally impaired members, treatment of sickness experience, . . . 29
Miners, proportion of, in data, 1856–60, 1866–70, and 1893–97, . . . 17
MONETARY TABLES, description of, . . . . . 80–82
Mortality and sickness rates, formulæ used in graduation, . . . . 62–63
Mortality, changes in, shown by the investigation, . . . . . 20
Mortality Experience: Discussion of alternative methods of dividing the data—
Occupations or Geographical situation, . . . . . 47–49
Mortality experience, effect of Occupations, . . . . . 44
,, ,, of a friendly society, financial influence of, . 45
,, ,, of amalgamated Occupation Groups, . . . . 46
,, ,, of Geographical Areas, . . . . . 46
,, ,, of Manchester Unity, changes in, since 1846, . . 20
Mortality lower at ages under 70 than in Registered Friendly Societies Experience, 1876–80 (Sutton), . . . . . 20
Number of Members existing 1st January 1893, entered, died and left 1893–97, and existing 31st December 1897, . . . . . 10–11
Number of sets of cards received, . . . . . 10
,, ,, rejected, . . . . . 10
Numbers of Sickness Claims during the five years 1893–97, . . . 11
,, Weeks of Sickness-claim during the five years 1893–97, . . 11
Occupation Group A to J, constituent parts of, . . . . . 30–33
Occupation Groups A, H, J (amalgamation of), . . . . . 40
,, ,, B, C, D ,, ,, . . . . . 41
,, ,, E, F ,, ,, . . . . . 42
Occupations, division of data by, . . . . . 29
,, effect on Mortality experience, . . . . . 44
,, method adopted to overcome defects of information, . . . 28
,, necessity for considering, in comparing different standard tables of sickness risks, . . . . . 68
Old age, great increase of data as to, . . . . . 16
Period "off" as to non-continuous sickness, rule adopted in dividing data, . 15
Permanent sickness, great increase of, . . . . . 38–39
Proportion of Members sick in a year, different occupation groups contrasted, . 66
,, ,, ,, usefulness of this factor, . . . . 63
Protracted sickness, great increase of, . . . . . 38–39
Ratcliffe's investigations, . . . . . 1
Registered Friendly Societies Experience (general results), . . . 2
Registrar-General's "Selected Healthy Districts," comparison with, . . 25
REGROUPING OF THE DATA BY THE RESULTS OF TABLE B, . . . 39–67
Relation between proportion of members sick in a year, and average duration of the attack: different occupation groups contrasted, . . . . . 66
Resolution of A.M.C., 1898, ordering new investigation, . . . . . 2
RESULTS OF THE CLASSIFICATION OF DATA, . . . . . 35–39
Rural and Urban divisions of data, differences in sickness and mortality experiences, 58
,, ,, method of classification, . . . . 28
Rural Secession rates lower than Urban Secession rates, . . . . 80
Rural Town and City Districts, 1866–70, defined, . . . . . 22
,, ,, ,, reasons for discarding this classification, . . 23
SECESSIONS, . . . . . 75–80
Secretaries, instructions to, as to preparation of cards, . . . . . 4
Selected Healthy Districts of Supplement to Registrar-General's 55th Annual Report, comparison with, . . . . . 25
Sickness "after two years," great increase of, . . . . . 38–39
Sickness and mortality rates, formulæ used in graduation, . . . . 62–63

PAGE

Sickness, considerable increase of, shown by the investigation, . . . 17
Sickness continuous, rule adopted in dividing attacks into periods, . . . 15
Sickness experience: Discussion of alternative methods of dividing the data—Occupations or Geographical situation, . . . . . 49–58
Sickness experience of Geographical Areas, . . . . . 49
Sickness experience of Manchester Unity, changes in, since 1846, . . . 20
Sickness greater than in Registered Friendly Societies' Experience, 1876–80 (Sutton), 20
Table I. Summary of Sickness and Mortality Experience, Manchester Unity, 1846–48, 1856–60, 1866–70, 1893–97, . . 18–19
,, II. Comparison of Sickness and Mortality, Registered Friendly Societies Experience, 1876–80; and Manchester Unity Experience, 1893–97, . . . . . 21
,, III. Comparison of Sickness and Mortality rates, M.U., 1846–48, 1856–60, 1866–70, 1893–97; A.O.F., 1871–75; Registered Friendly Societies, 1876–80, . . . . . 22
,, IV. Manchester Unity Experience, 1866–70; Rates of Sickness and Mortality, Rural, Town and City Districts respectively, . 23
,, V. Manchester Unity Experience, 1893–97; Distribution of data with reference to Geographical situation of lodge and Occupations of members, . . . . . 33
,, VI. Statement of Mortality experience exhibiting alternative methods of dividing the data by Occupation Groups and Geographical Areas respectively, . . . . . 48

Statements of Sickness experience exhibiting alternative methods of dividing the data by Occupation Groups and Geographical Areas respectively.

Table VII. "All Periods of Sickness," . . . . . 50
,, VIII. "First Six Months of Sickness," . . . . 51
,, IX. "Sickness After the First Two Years," . . . 52
Table X. Relative distribution of the membership in each area and in the Whole Society, with reference to Occupations, . . 54
,, XI. Rural and Urban divisions of the several occupation groups. Percentage of Actual Sickness to Expectation calculated on 1866–70 Standard (All Periods of Sickness combined), . 57
,, XII. Percentage of Actual Deaths to Expectation calculated on 1866–70 Standard, Areas 1, 2, 3, and Whole Society, . 58
,, XIII. Number of Members living at certain ages of 1000 entering observation at 16 years of age, according to the several Life Tables prepared from the sectional experiences of the Manchester Unity of Oddfellows, 1893–97, . . 59
,, XIV. Average Duration of Life at certain ages, according to the several Life Tables prepared from the sectional experiences of the Manchester Unity of Oddfellows, 1893–97, . . 60
,, XV. Proportion of Members Sick in a year, various occupation groups, 65
,, XVI. Average number of weeks of sickness claim per member sick, various occupation groups, . . . . . 65

Comparative summations of the sickness rates experienced in passing through decennial groups of years of life.

Table XVII(*a*). Occupation Group, A, H, J, . . . . . 69
,, XVII(*b*). ,, ,, B, C, D, . . . . . 69
,, XVII(*c*). ,, ,, E, F, . . . . . 70
,, XVII(*d*). ,, ,, G, . . . . . 70
,, XVIII. All Occupation Groups: all periods of sickness combined, . 71
Table XIX. Quantity of Sickness in various Occupation Groups and in the Whole Society, in comparison with 100 weeks experienced by Group A, H, J, 1893–97, . . . . . 71
,, XX. Comparative Summation of Mortality rates in the several Geographical areas of the Manchester Unity Experience, 1893–97, . . . . . 72
,, XXI. Apportionment of Sickness Claims between the several periods of attack, M.U. Experience, 1893–97; M.U. Experience, 1866–70; Registered Friendly Societies Experience, 1876–80, . . . . . 73

PAGE

Rates of Secession per cent. per annum, Rural and Urban separately: Whole Experience, Experience after First Six Calendar Years of Membership, and Experience after First Eleven Calendar Years of Membership respectively.

Table XXII(*a*). Area 1, . . . . . 77
,, XXII(*b*). Area 2, . . . . . 78
,, XXII(*c*). Area 3, . . . . . 78
,, XXII(*d*). Whole Society (all areas combined), . . . 79

Table XXIII(*a*). 86
,, XXIII(*b*). 89
,, XXIII(*c*). 92
,, XXIII(*d*). 95
,, XXIV. 100
,, XXV(*a*). 101
,, XXV(*b*). 106
,, XXV(*c*). 111
,, XXVI(*a*). 119
,, XXVI(*b*). 119
,, XXVI(*c*). 119
,, XXVII(*a*). 120
,, XXVII(*b* 121
} Examples of Premiums for various benefits and combinations of benefits, under different aspects as to sickness and mortality.

,, XXVIII(*a*). 124
,, XXVIII(*b*). 125
,, XXVIII(*c*). 126
,, XXIX. 129
} Valuation of Representative Lodge: comparative values of benefits and contributions, under different aspects as to sickness and mortality.

,, XXX(*a*). 131
,, XXX(*b*). 132
,, XXX(*c*). 133
} Examples of comparative "reserves" under the conditions referred to in the foregoing tables.

Textile Districts (Area 2), singular combination of low sickness rates and high death rates, . . . . . 55
Urban and Rural divisions of data, differences in sickness and mortality experience, . . . . . 58
Urban and Rural divisions of data, method of classification, . . . . 28
Urban Secession rates higher than Rural Secession rates, . . . . . 80
VALUATIONS AND COMPUTATION OF PREMIUMS: COMPARISON OF THE NEW AND FORMER EXPERIENCES, . . . . . 85–134
Years of life "Exposed to risk" of Sickness, Death, or Lapse, . . . 11

# INDEX TO TABLES.

## TABLES OF DATA.

PAGE

A. SUMMARY OF EXPERIENCE (Whole Society), . . . . . 138–141
B. PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M.U. EXPERIENCE, 1866–70:—
Occupation Group A, . . . . . 143
,, ,, B, . . . . . 144, 145
,, ,, C, . . . . . 146, 147
,, ,, D, . . . . . 148, 149
,, ,, E, . . . . . 150, 151
,, ,, F, . . . . . 152, 153
,, ,, G, . . . . . 154, 155
,, ,, H and J, . . . . . 156, 157
,, ,, All Occupations, . . . 158, 159

PAGE

C. MORTALITY EXPERIENCE (in Geographical Areas):—

Part I. Area 1, . . . . . 161–163
,, II. ,, 2, . . . . . 164–167
,, III. ,, 3, . . . . . 168–171
,, IV. All Areas, . . . . . 172–175

D. SICKNESS EXPERIENCE (in Occupation Groups):—

Part I(*a*). Group A, H. J. Exposed to Risk, Number of Claims, and Number of Weeks of Sickness, 176–179
,, I(*b*). ,, Proportion of Members Sick, and Rates of Sickness, unadjusted and adjusted, . . . . 180–183
,, II(*a*). Group B, C, D. Exposed to Risk, Number of Claims, and Number of Weeks of Sickness, 184–187
,, II(*b*). ,, Proportion of Members Sick, and Rates of Sickness, unadjusted and adjusted, . . . . 188–191
,, III(*a*). Group E, F. Exposed to Risk, Number of Claims, and Number of Weeks of Sickness, 192–195
,, III(*b*). ,, Proportion of Members Sick, and Rates of Sickness, unadjusted and adjusted, . . . . 196–199
,, IV(*a*). Group G. Exposed to Risk, Number of Claims, and Number of Weeks of Sickness, 200–203
,, IV(*b*). ,, Proportion of Members Sick, and Rates of Sickness. (Unadjusted Rates only), . . . 204, 205
,, V(*a*). Whole Society. Exposed to Risk, Number of Claims, and Number of Weeks of Sickness, 206–209
,, V(*b*). ,, Proportion of Members Sick, and Rates of Sickness, unadjusted and adjusted, . . . . 210–213

E. SECESSION EXPERIENCE (in Geographical Areas):—

Part I(*a*). Area 1. Rural, . . . . . 214, 215
,, I(*b*). ,, Urban, . . . . . 216, 217
,, II(*a*). Area 2. Rural, . . . . . 218, 219
,, II(*b*). ,, Urban, . . . . . 220, 221
,, III(*a*). Area 3. Rural, . . . . . 222, 223
,, III(*b*). ,, Urban, . . . . . 224, 225

## LIFE TABLES.

(GEOGRAPHICAL AREAS.)

| | | Table. | Page. |
|---|---|---|---|
| Area 1. | Rural, . . . . . | 1 | 226, 227 |
| ,, | Urban, . . . . . | 2 | 228, 229 |
| ,, | Rural and Urban combined, . . . . | 3 | 230, 231 |
| Area 2. | Rural, . . . . . | 4 | 232, 233 |
| ,, | Urban, . . . . . | 5 | 234, 235 |
| ,, | Rural and Urban combined, . . . . | 6 | 236, 237 |
| Area 3. | Rural, . . . . . | 7 | 238, 239 |
| ,, | Urban, . . . . . | 8 | 240, 241 |
| ,, | Rural and Urban combined, . . . . | 9 | 242, 243 |
| All Areas. | Rural, . . . . . | 10 | 244, 245 |
| ,, | Urban, . . . . . | 11 | 246, 247 |
| ,, | Rural and Urban combined (Whole Society), . . | 12 | 248, 249 |

## Monetary Tables.

| Area. | Occupation Groups. | Values at 3 per cent. | | | | | | | | | | Values at 3¼ per cent. | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Annuity and Assurance. | | Sickness Benefits. | | | | Wife's Assurance and Joint Lives. | | Annuity Values, Rural and Urban separate. | | Annuity and Assurance. | | Sickness Benefits. | | | | Wife's Assurance and Joint Lives. | |
| | | | | Values. | | Commutation Columns. | | | | | | | | Values. | | Commutation Columns. | | | |
| | | Table | Page | Table | Page | Table | Page | Table | Page | Table | Page | Table | Page | Table | Page | Table | Page | Table | Page |
| 1 | | 13 | 250, 251 | | | | | 20 | 264, 265 | 21 | 266, 267 268, 269 | 45 | 322, 323 | | | | | 52 | 336, 337 |
| | A, H, J. | | | 14 | 252, 253 | 15 | 254, 255 | | | | | | | 46 | 324, 325 | 47 | 326, 327 | | |
| | B, C, D. | | | 16 | 256, 257 | 17 | 258, 259 | | | | | | | 48 | 328, 329 | 49 | 330, 331 | | |
| | E, F. | | | 18 | 260, 261 | 19 | 262, 263 | | | | | | | 50 | 332, 333 | 51 | 334, 335 | | |
| 2 | | 22 | 270, 271 | | | | | 29 | 284, 285 | 30 | 286, 287 288, 289 | 53 | 338, 339 | | | | | 60 | 352, 353 |
| | A, H, J. | | | 23 | 272, 273 | 24 | 274, 275 | | | | | | | 54 | 340, 341 | 55 | 342, 343 | | |
| | B, C, D. | | | 25 | 276, 277 | 26 | 278, 279 | | | | | | | 56 | 344, 345 | 57 | 346, 347 | | |
| | E, F. | | | 27 | 280, 281 | 28 | 282, 283 | | | | | | | 58 | 348, 349 | 59 | 350, 351 | | |
| 3 | | 31 | 290, 291 | | | | | 38 | 304, 305 | 39 | 306, 307 308, 309 | 61 | 354, 355 | | | | | 68 | 368, 369 |
| | A, H, J. | | | 32 | 292, 293 | 33 | 294, 295 | | | | | | | 62 | 356, 357 | 63 | 358, 359 | | |
| | B, C, D. | | | 34 | 296, 297 | 35 | 298, 299 | | | | | | | 64 | 360, 361 | 65 | 362, 363 | | |
| | E, F. | | | 36 | 300, 301 | 37 | 302, 303 | | | | | | | 66 | 364, 365 | 67 | 366, 367 | | |
| Whole Society | All Occupations. | 40 | 310, 311 | 41 | 312, 313 | 42 | 314, 315 | 43 | 316, 317 | 44 | 318, 319 320, 321 | 69 | 370, 371 | 70 | 372, 373 | 71 | 374, 375 | 72 | 376, 377 |

## Monetary Tables.

| Area. | Occupation Groups. | Values at $3\frac{1}{2}$ per cent. | | | | | | | | Values at 4 per cent. | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Annuity and Assurance. | | Sickness Benefits. | | | | Wife's Assurance and Joint Lives. | | Annuity and Assurance. | | Sickness Benefits. | | | | Wife's Assurance and Joint Lives. | |
| | | | | Values. | | Commutation Columns. | | | | | | Values. | | Commutation Columns. | | | |
| | | Table | Page | Table | Page | Table | Page | Table | Page | Table | Page | Table | Page | Table | Page | Table | Page |
| 1 | | 73 | 378, 379 | | | | | 80 | 392, 393 | 101 | 434, 435 | | | | | 108 | 448, 449 |
| | A, H, J. | | | 74 | 380, 381 | 75 | 382, 383 | | | | | 102 | 436, 437 | 103 | 438, 439 | | |
| | B, C, D. | | | 76 | 384, 385 | 77 | 386, 387 | | | | | 104 | 440, 441 | 105 | 442, 443 | | |
| | E, F. | | | 78 | 388, 389 | 79 | 390, 391 | | | | | 106 | 444, 445 | 107 | 446, 447 | | |
| 2 | | 81 | 394, 395 | | | | | 88 | 408, 409 | 109 | 450, 451 | | | | | 116 | 464, 465 |
| | A, H, J. | | | 82 | 396, 397 | 83 | 398, 399 | | | | | 110 | 452, 453 | 111 | 454, 455 | | |
| | B, C, D. | | | 84 | 400, 401 | 85 | 402, 403 | | | | | 112 | 456, 457 | 113 | 458, 459 | | |
| | E, F. | | | 86 | 404, 405 | 87 | 406, 407 | | | | | 114 | 460, 461 | 115 | 462, 463 | | |
| 3 | | 89 | 410, 411 | | | | | 96 | 424, 425 | 117 | 466, 467 | | | | | 124 | 480, 481 |
| | A, H, J. | | | 90 | 412, 413 | 91 | 414, 415 | | | | | 118 | 468, 469 | 119 | 470, 471 | | |
| | B, C, D. | | | 92 | 416, 417 | 93 | 418, 419 | | | | | 120 | 472, 473 | 121 | 474, 475 | | |
| | E, F. | | | 94 | 420, 421 | 95 | 422, 423 | | | | | 122 | 476, 477 | 123 | 478, 479 | | |
| Whole Society. | All Occupations. | 97 | 426, 427 | 98 | 428, 429 | 99 | 430, 431 | 100 | 432, 433 | 125 | 482, 483 | 126 | 484, 485 | 127 | 486, 487 | 128 | 488, 489 |

# An Account of an Investigation

of the

# SICKNESS AND MORTALITY EXPERIENCE

of the

# Independent Order of Oddfellows Manchester Unity Friendly Society

*During the Five Years 1893 to 1897.*

By ALFRED W. WATSON, F.I.A., F.S.S.

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The first Investigation of the Sickness and Mortality prevalent amongst the members of the Manchester Unity was made by the late Mr Henry Ratcliffe, Corresponding Secretary of the Order, from data supplied by the Lodges as to their experience during the years 1846–48. The second Investigation, also conducted by Mr Ratcliffe, dealt with the experience of the years 1856–60, and the third, which was also undertaken by Mr Ratcliffe, covered the period 1866–70.

The Monetary Tables deduced in the course of the last named enquiry have been the financial Standard of the Society since 1872, and any variations from the common averages of Sickness and Mortality deemed to be attributable to occupation risks or other uncontrollable causes have been dealt with, so far as Valuation is concerned, by approximate adjustments of the Standard. There was found reason to believe, however, as time elapsed, that the Sickness claims throughout the Society were generally rising in excess of the Standard of 1866–70, irrespective of occupation risks, and the necessity for some revision of the Standard was thus becoming evident, when, in the year 1896, the

publication of a Report of the late Mr William Sutton, Actuary to the Friendly Societies Registry Office, setting forth, *inter alia*, the experience of Registered Friendly Societies in the years 1876–80, immediately brought the subject into prominence. The average rate of sickness at every age was shown by such experience to be distinctly greater than that disclosed by any pre-existing Standard; and as the data upon which the Registry Office Tables were based were more recent and more voluminous—particularly as to the older ages—than those of other tables, the reliability of the latter, as a measure of present-day experience, was, of necessity, brought into question. Recognising the need for further enquiry the Annual Meeting of the Manchester Unity instructed the Board of Directors in 1897 to consider the whole subject with the view to a new investigation of the Society's experience; and in the following twelve months the Board accordingly deliberated the various administrative questions to which the proposal gave rise, and particularly that of the method to be adopted for collecting the data from the branches. In due course a Report was laid before the Annual Meeting of 1898, and the following Resolution was passed:

"That the Directors be instructed to proceed with the tabulation of the Sickness and Mortality Experience of the five years 1893–97 on the lines suggested in Clause 24 of their Report to this A.M.C."

Pursuant to this resolution, Returns were issued to the Lodges in September 1898. These Returns were of a novel form so far as concerned the experience of Friendly Societies, the cumbrous sheets which had hitherto been employed for the purpose being superseded by a card system. Copies of the cards used and of the "instructions" as to their preparation are appended. From these it will be seen that a card was to be prepared for each member who was in the Society at any time during the period under observation, a distinction being made by the colour of the cards between the members who, respectively, were "Existing" on 31st December 1897 (white), "Died" during the five years (pink), or "Withdrew" during the five years (green).

The reasons for the employment of cards instead of sheets were two. The first was that of ease and consequent diminution of risk of error in the preparation of the data by the Secretaries of Lodges; it was considered that cards would be less irksome to

deal with than large sheets containing numerous columns to correspond with the many items of information which made up a member's "experience" during a period of five years, and it was therefore thought that sets of cards, which could be handled with ease and classified in various ways to suit the differing systems on which the required facts had been recorded in the books of the Lodges, would be more acceptable than columnar sheets. For, however skilfully designed, returns in sheet form could not be otherwise than formidable, and indeed forbidding, to men whose opportunities of work in this direction were limited to their leisure hours. This experiment proved entirely successful. Although the task was a heavy one, the preparation of the cards was taken up by the majority of Secretaries with earnestness, and a full sense of the necessity for accuracy and completeness; keen interest in the work was exhibited in many quarters, and some of the Secretaries of Districts went to great lengths in the supervision of the cards of their Lodges.

The second reason for the choice of cards was that of economy in the work of the special staff of clerks at the central "Experience" office. For the purpose of the many groupings and classifications which had to be made in the process of co-ordinating the experience, it would have been necessary, in any case, to make use of the facilities afforded by the card system, and it was seen that considerable saving, both in time and money, would be effected if the transcription of the facts from sheets to cards could be avoided. This point was rendered of special importance by the size of the body of data which had to be dealt with. It was evident that, after making a liberal allowance for rejections, the number of facts comprised within the investigation would far exceed that which had been available for any former enquiry of the kind. Previous investigations, moreover, had dealt but partially with several matters as to which full examination was deemed essential, now that the form of the returns—previously determined by the Quinquennial Returns supplied to the Registry Office under the Friendly Societies Act—was under the complete control of the Executive; and it was considered, therefore (although no limit had been placed upon expenditure), that money available for the Investigation might be spent to better advantage than in mere copying of the facts from sheets to cards.

[*Copy of "Instructions."*]

# I. O. O. F., MANCHESTER UNITY.

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## Investigation of the Sickness and Mortality Experience of the Society during the period 1893–97,

Pursuant to the 64th Resolution of the Oxford A.M.C.

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## INSTRUCTIONS TO SECRETARIES OF LODGES

### As to the preparation of the data to be supplied to the Actuaries of the Order.

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In compliance with the instructions of the G.M. and Board of Directors, pursuant to the 64th Resolution of the Oxford A.M.C., a set of "Experience" Cards is forwarded by the Actuaries of the Order, from Nottingham, to be filled up by the Secretary of the _____ Lodge, _____ District.

It is requested that the following instructions, which have been prepared by the Actuaries of the Order, be carefully studied and observed throughout the whole course of this work in order that it may not be afterwards necessary to return the Cards for amendment.

1. A separate Card is to be filled up for each Member. Every Benefit Member is to be included who has been on the books of the Lodge at any time during the five years 1893–97.

White Cards are to be used for Members who were on the books on 31st December 1897.

Pink Cards are to be used for Members who Died during the five years 1893–97.

Green Cards are to be used for Members who Left the Lodge from any cause (expulsion, lapse by non-payment, resignation, or clearance) during the five years 1893–97.

2. After giving the name or number of the Lodge (whichever the Secretary prefers), the name of District, and the name or register number of Member, the Secretary is asked, on the White Cards, for "Present Occupation of Member." This means the occupation which the Member was following on 31st December 1897, so far as known or ascertainable. If this is not definitely known the occupation of the Member at initiation as recorded in the books of the Lodge should be given.

In the case of Members who have left the Lodge (Green Cards) or died (Pink Cards), the occupation in the last year of membership, if known, should be stated; otherwise the occupation at the time of initiation.

3. The following details are asked for on each Card:

Year and month of birth.

Year in which the Member was admitted into the Lodge.

Age (*last birthday*) when admitted. When, however, the year and month of Birth are stated the age when admitted need not be given.

The year of admission referred to above means the year in which the Member joined the Lodge, whether he was admitted by initiation or clearance.

4. Where Members have left the Lodge (Green Cards) or where Members have died (Pink Cards) the year of leaving or of death, as the case may be, must be stated in the space provided. It is not necessary to give day or month.

5. On each Card will be found the following:

"If the Member was receiving Sick Pay on 31st December 1892, state the year and date, as nearly as possible, at which that Sickness began."

It is particularly desired that if the Sickness began in 1891 or 1892 the exact date shall be stated, but in cases of Sickness which began before 1891 and had continued up to the end of 1892 it will be a sufficient answer to state "Before 1891."

6. On the back of the Cards details are to be given of all Sickness Claims during the five years 1893–97. The claims of the separate years are to be given in separate spaces as provided, and in each case the date when the Sickness began, the date when it ended, and its duration must be stated. If the member claimed for more than one attack of sickness during any year the dates of

beginning and ending, and the duration of each claim must be given separately.

In cases where the sickness began in one calendar year and ended in the next, or in a subsequent year, the claim must be entered on the Card as being a *separate* attack for *each* of the calendar years into which the sickness extended. Thus, if a Member became sick and made a claim in September 1893, and remained on the Funds until August 1894, or, say, 46 weeks in all, the entry on the back of the Card must be made in the following form :—

EXTRACT FROM CARD.

| SICKNESS BEGAN. | SICKNESS ENDED. | DURATION OF SICKNESS IN EACH YEAR. | |
|---|---|---|---|
| Year and Month. | Year and Month. | Weeks. | Days. |
| 1893 *September* | 1893 *December* | *14* | *5* |
| 1894 *January* | 1894 *August* | *31* | *1* |

It will be seen that the sickness having been experienced partly in 1893 and partly in 1894 is entered on the Cards as *two* attacks —one in 1893, commencing in September and ending in December, and one in 1894, commencing in January and ending in August. The 14 weeks 5 days of claim in 1893 and the 31 weeks 1 day in 1894 make up the full 46 weeks during which the Member is assumed to have been sick.

In some Lodges it has not been customary to record the date of "declaring on" in the case of Members living away and paid by other Lodges. Where this is the case the Secretary will usually have before him the date only on which the claim was paid, and in the majority of cases this date will be towards the end of the year and have no reference to the date at which the Member was actually sick. If, in cases of this kind, the Secretary is unable to state the exact months in which the sickness claims began and

ended, the *duration* only of the attack need be given (in the space provided for the same), leaving *blank* the spaces for the dates of the beginning and ending of the sickness.

7. The following form must be filled up and returned with the Cards. A printed Balance Sheet for EACH OF THE FIVE YEARS 1893-4-5-6-7 must also be sent.

THOMAS COLLINS, C.S.

MANCHESTER, *October* 1898.

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_____ LODGE, _____ DISTRICT.

SUMMARY OF SICKNESS CLAIMS, 1893–97, ACCORDING TO THE ACCOUNTS OF THE LODGE.

| Year. | Weeks of Full Pay. | Amount Paid. | Weeks of Reduced Pay. | Amount Paid. | Weeks of Further Reduced Pay (if any). | Amount Paid. | Weeks of Further Reduced Pay (if any). | Amount Paid. | Total Weeks of Sick Pay. | Total Amount Paid. |
|---|---|---|---|---|---|---|---|---|---|---|
| | | £ | | £ | | £ | | £ | | £ |
| 1893 | | | | | | | | | | |
| 1894 | | | | | | | | | | |
| 1895 | | | | | | | | | | |
| 1896 | | | | | | | | | | |
| 1897 | | | | | | | | | | |
| Total. | | | | | | | | | | |

_____ SECRETARY.

---

## FORM OF CARD USED.

### FRONT.

FOR A MEMBER ON THE BOOKS OF THE LODGE ON 31ST DECEMBER 1897.

Name or Number of Lodge .....

Name of District .....

Name or Register Number of Member .....

Present Occupation of Member ..... Weekly full Sick Pay. } s. d.

| | | |
|---|---|---|
| Year and Month of Birth ..18..... | Leave these columns blank. | |
| | I. | O. |
| Year in which the Member was admitted into the Lodge .....18..... | | |
| Age (last Birthday) when admitted ..... (The age of the Member when admitted need not be given if the year and month of birth are stated above.) | | |
| If the Member was receiving Sick Pay on 31st December 1892, state the year and date, as nearly as possible, at which that Sickness began. ..... | | ..... |
| Has the Member been sick at any time during the five years, 1893–7. | If the answer is "yes" fill in details on the other side. | |

Similar cards were used for members who had died or withdrawn during the quinquennium, space being provided in these cases for the year of death or withdrawal.

NOTE.—The two blank spaces at the right hand side were reserved for the insertion of the ages of coming into, and going out of observation, respectively.

BACK.

SICKNESS ATTACKS IN THE YEARS 1893-7 (INCLUSIVE) TO BE FILLED UP BY THE SECRETARY.

| Sickness Began. | Sickness Ended. | Duration of Sickness in each Year.* | |
|---|---|---|---|
| Year and Month. | Year and Month. | Weeks. | Days. |
| 1893 | 1893 | | |
| 1894 | 1894 | | |
| 1895 | 1895 | | |
| 1896 | 1896 | | |
| 1897 | 1897 | | |
| | Total duration of Sickness in years 1893-7. | | |

* If the member claimed for more than one attack of Sickness in the year, state in this column the separate duration of each attack.

NAME OR REGISTER NUMBER OF MEMBER.

For the use of the Actuaries only.

| Year. | A | | B | | C | | D | | E | |
|---|---|---|---|---|---|---|---|---|---|---|
| | W. | D. | W. | D. | W. | D. | W. | D. | W. | D. |
| 1893 | | | | | | | | | | |
| 1894 | | | | | | | | | | |
| 1895 | | | | | | | | | | |
| 1896 | | | | | | | | | | |
| 1897 | | | | | | | | | | |

NOTE.—The columns in the reserved spaces were used for apportioning the sickness claims into periods corresponding with duration of attack. This work was done by the "Experience" clerks, the sickness of—

1st 3 months of claim being inserted in Column A.
2nd 3 " " " " B.
2nd 6 " " " " C.
2nd 12 " " " " D.
"After two years" " " " E.

In the blank column to the left of Column A was inserted the age at the beginning of each year.

| | |
|---|---|
| The number of sets of cards received was, . . | 3650 |
| Of these there were rejected for various reasons, principally untrustworthiness of the facts, incompleteness due to loss of records, or such peculiarity of sickness benefit regulations as might be expected to distort the experience, . . . . | 81 sets. |
| Leaving to be included in the investigation, . . | 3569 „ |

Particular care was taken to ensure that use was made of none but accurate data. When the cards of each lodge were received, the recorded sickness was extracted and cast up, and the total compared with the summary of claims independently obtained from the cash accounts of the lodge. Any differences, beyond the merely fractional, revealed by this comparison were investigated, and if necessary the cards were examined in detail by the Audit staff which had been organised, the sickness claims of each year being taken out separately and compared with the Balance Sheets, or with abstracts specially compiled by the Secretaries, under instructions, from the books of the lodges. Equal attention was paid to the numbers of the cards sent in, with the view of ensuring that the full required number had been prepared, and that no duplicates were contained amongst them; and full use was made of the opportunity this exhaustive scrutiny afforded to clear up any discrepancies which came to light in regard to the dates of birth, years of and ages at admission, dates of sickness attacks, occupations, etc. As showing the thoroughness with which this part of the work was carried out, it may be mentioned that the impressions of the letters sent from the office (no copies having been kept of enquiries by post-card) filled ten large press copy books. The circumstance that of 3650 sets of cards as many as 3569 were ultimately made use of is sufficient evidence of the value of this preliminary scrutiny of the data.

## General Results of the Investigation.

| | |
|---|---|
| The number of members comprised within the data as **existing on 1st January 1893**, the commencing date of observation, was . . . . | 596,729 |
| Carry forward, . | 596,729 |

| | | |
|---|---|---|
| Brought forward, | | 596,729 |
| And to these were added **entrants** during the period to the number of | | 222,987 |
| Making a total of, | | 819,716 |
| Of this number there **died** during the five years, | 39,061 | |
| And **withdrew** during the five years | 107,261 | |
| Total exits, | | 146,322 |
| Leaving as **existing members on 31st December 1897,** | | 673,394 |

The numbers of years of life "exposed to risk" were as follows:—

| | |
|---|---|
| "Exposed to risk of sickness" | 2,995,724 |
| "Exposed to risk of death" | 3,180,378 |
| "Exposed to risk of lapse" | 3,214,478 |

The number of sickness claims during the five years (counting as two, three, . . . . claims a sickness attack which fell within two, three, . . . . consecutive calendar years) was 826,466.

And the attacks being dissected gave

| | |
|---|---|
| Claims falling within the first two years of sickness, | 781,800* |
| " " remainder-period | 54,349* |

The numbers of weeks of sickness experienced in the several periods of attack were as follows:—

| | |
|---|---|
| Sickness within the 1st 13 weeks of incapacity, | 2,741,343 weeks, |
| " " 2nd 13 " " | 646,694 " |
| " " 2nd 26 " " | 620,003 " |
| " " 2nd 52 " " | 658,291 " |
| " extending beyond 104 " " | 2,356,103 " |
| " (fractions of weeks) " | 4 " |
| Total, | 7,022,438 " |

It thus appears that, in the aggregate,

| | |
|---|---|
| The annual rate of mortality was, | 1·228 per cent. |
| " " lapse was, | 3·337 " |
| " average proportion of members sick was, | 27·59 " |
| " " period of sickness per member exposed to risk was | 2·344 weeks |
| " " period of sickness to each member sick was | 8·497 " |

* The difference between the sum of these two numbers—836,149—and the total number of sickness claims—826,466—represents the number of cases in which the "First Two Years" period was exhausted and the remainder-period entered on during the currency of any calendar year. Such cases were counted as one in each period, but one only in the total number of claims.

It is of interest to compare the extent of the data with that of other important "Experiences." Such comparison may be conveniently shown in tabular form as follows:—

| | A.O.F., 1871–75. | Registered Friendly Societies' 1876–80.* | M.U., 1866–70. | M.U., 1893–97. |
|---|---|---|---|---|
| Exposed to Risk (Death), | 1,302,166 | 1,653,085 | 1,321,048 | 3,180,378 |
| Deaths, . . . | 15,815 | 23,011 | 16,680 | 39,061 |
| Weeks of Sickness, . | 1,769,035 | 3,141,320 | 1,975,033 | 7,022,438 |

It will be observed that, so far as concerns the numbers of facts included, the new "Experience" of the Manchester Unity is conspicuous. Whilst weight of numbers is not necessarily (after a certain point has been passed) a criterion of reliability, certain advantages, in this respect, may be claimed for the present investigation. In the first place, the magnitude of the data rendered it possible to give effect to a comprehensive scheme for the division of the experience without incurring the risk of reasoning from an inadequate number of observations; and, in the second place, the investigation includes a sufficient body of data referring to the older ages to vest its results, as to these ages, with an authority which has been hitherto unattainable. This will be made clear by the following comparison of the years of life "exposed to risk of death" at the ages from seventy upwards in the several "Experiences" named above:—

| | |
|---|---|
| A.O.F., 1871–75 . . . . | 6,849 years. |
| Registered Friendly Societies, 1876–80 . | 25,990 „ |
| M.U., 1866–70 . . . . | 10,507 „ |
| M.U., 1893–97 . . . . | 74,720 „ |

It will be seen by reference to the "Instructions" that the lodges were invited to give the date of birth of every member, and that the year of admission was called for; in cases where dates of birth were not available the age last birthday at admission was required. The dates of birth were supplied by a large proportion of the

* Ages under 16 omitted.

lodges, and in these cases the age of each member on the 1st January of each year during which he was under observation was taken as the age attained on his nearest birthday to such 1st January, *i.e.*, all members born between 1st July in one year and 30th June in the following year were assumed to be of the same age, and born on the 1st January intermediate to the two extreme dates.

In cases where the date of birth had not been given, the member was assumed to have attained his stated age at admission on the 1st January preceding admission, a convenient assumption justified on the hypothesis that the entrants of any year might fairly be assumed, on the average, to have come in on 1st July, and to have been, on the average, midway between their birthdays on the day of admission. There is no reason to doubt that, on the whole, this method gave a close approximation to the facts.

It is unnecessary to explain the several processes by which the data were tabulated; it will be sufficient to say that the object was to bring together the number of years of life "Exposed to risk" of Sickness, Mortality, and Secession, respectively, at each age, together with the numbers of members claiming sick pay dying and seceding at the age; with, in the case of the sick members, the numbers of weeks of sickness experienced at the several periods of incapacity. From these data were obtained the various "rates" of Sickness and Mortality which constituted the essentials of the "Experience," and which, after adjustment to remove irregularities as hereafter explained, supplied the bases for the construction of the monetary tables.

In the calculation of the important functions "Exposed to Risk," the following assumptions were adopted:—

(*a*) *Sickness.*—The entrants of each year were assumed to come under observation on the 1st January following admission. The rules stipulate that sickness benefit shall not be payable in the first six months of membership, and it having been assumed that, taking one with another, the entrants of each year were admitted on 1st July, it followed that, on the average, the tabulated date of entrance on benefit-right was the 1st January next after the admission.

The members withdrawing in each year were assumed to have ceased to be entitled to sickness benefits on the 31st December of the year previous to that in which the with-

drawal was recorded, *i.e.*, six months earlier, on average, than the actual date of lapse. The rules of the Society provide for "suspension" from sickness benefits after certain periods of default in the payment of contributions, and it was considered that, on the whole, the right to sickness benefit might safely be assumed to have determined six months before the membership ceased.

The members dying in each year were assumed to be at risk until the middle of the year.

(*b*) *Mortality.*—The entrants of each year were assumed to have come under observation on the 1st July of such year, and the members withdrawing from other causes than death were assumed to pass out of observation on the same date. The minimum period of observation, in the case of entrants, was one year, the rules of the Society requiring that membership shall cease when one full year's contribution is owing and unpaid.

(*c*) *Secession.*—The numbers exposed to risk of secession were obtained on the same principle as the exposures to risk of death, with the exception that in this case the members dying and not those seceding were assumed to be at risk for six months only in the final year.

It will be seen on reference to Table A that the sickness experienced is recorded in five periods or stages, namely,

| | | | | |
|---|---|---|---|---|
| First | 3 | months | of sickness | (13 weeks), |
| Second | 3 | ,, | ,, | (13 weeks), |
| Second | 6 | ,, | ,, | (26 weeks), |
| Second | 12 | ,, | ,, | (52 weeks), and |
| After two years | | | ,, | |

The classification of sickness claims with reference to the period of attack has been attended, in the past, with considerable difficulty in consequence of the imperfections of the original data, and stress was therefore laid, in preparing the cards for the present investigation, upon the need for exact information as to the dates of the beginning and ending of each attack of sickness. This information was particularly insisted upon in the case of members who were in receipt of sick pay on the first day of the period under observation (1st January 1893). No information on this point was available

for the purpose of the enquiry into the experience of the period 1866–70, and it is understood that the members who were sick on 1st January 1866 were scheduled as though their sickness began on that day; thus obviously overstating the sickness appertaining to the first stage of the attack and correspondingly understating that appertaining to the later stages. It was comparatively easy for the secretaries of lodges, when preparing the cards, to give the exact commencing dates in the case of all sickness attacks which had been running for less than two years on 1st January 1893, and in the case of attacks which had been running for longer periods it was sufficient to place on record that they began before 1st January 1891.

The rules of the branches of the Order are not uniform on the important point of the period during which a member is to be "off" the funds after being in receipt of sick pay before he may again receive the benefit as from the beginning of sickness, *i.e.*, without reference to the length of his last claim. It is provided universally that any two or more attacks of sickness which are not separated by some minimum period of freedom from claim shall be regarded as continuous for the purpose of determining the amount due; but there is considerable divergence of practice as to the length of the separating period, six months, one year, and even two years being common intervals. For the purpose of this investigation it was found necessary to assume a uniform period "off" before proceeding to separate the claims into stages, and it was accordingly decided to adopt the mean period of one year. It may be said that so far as the practice of lodges on this point is changing it is settling distinctly in favour of moderately long periods "off," and although in ordinary cases the adoption of such an interval as two years is not to be encouraged there is much to be said in favour of a uniform interval of twelve months. A hope may be expressed that the interval adopted in this Investigation as separating non-continuous sicknesses may be more generally adopted in practice; the retention of a shorter period "off" than twelve months is likely, other things being equal, to bring the total sickness cost on the unfavourable side of the average of the new Tables.

In concluding the reference to this part of the subject it may be mentioned that each first attack of sickness in the year 1893

which did not begin before 1st January 1893 was assumed to have been a new attack, and not a constructive "continuation" of a claim begun in a previous year. It was found by actual experiment that the effect of disregarding the terminal dates of claims which came to an end in 1892, but within twelve months of the beginning of the attacks recorded in 1893, was quite insignificant.

The facts representing the experience of the whole society are set forth in Table A (pp. 138–141). Before considering the subject of division into groups it will be advisable to summarise this Table, and to note the departures in the experience of the Order taken as a whole, from that of the earlier periods investigated by the late Mr Ratcliffe.

The experience of the Society in the four periods is shown for this purpose in abbreviated form in Table I.

The first point to be noted in this Table is the great increase in the responsibilities of the Society in respect of aged members. From the column "Exposed to Risk" it may be seen that the number of years of life passed through by members of sixty-five years of age and upwards was, in the period 1846–48, 1,265

| | | | |
|---|---|---|---|
| " | " | 1856–60, | 8,901 |
| " | " | 1866–70, | 32,200 |
| " | " | 1893–97, | 139,894 |

The special interest which attaches to the present "Experience" by reason of the magnitude of the data at the higher ages has already been mentioned. It is considered, however, that the re-statement of the figures, in comparison with those of the earlier periods, will be of peculiar value to the members of the Order as illustrating by facts beyond the reach of criticism or contention, the gradual but inevitable increase of the liabilities of a friendly society as time passes, and the consequent imperative necessity for the accumulation of adequate reserve funds.

It will be understood, of course, that each member who lived through the five years of the period under investigation was counted five times in arriving at the numbers exposed to risk. Making due allowance for deaths within the period, it is safe to say that whereas in 1847 the Society contained not more than five hundred members of sixty-five years of age and upwards, the

number of such members had increased after the lapse of fifty years to approximately thirty thousand.*

A comparison of the Sickness experience indicates a general and remarkable increase in the rate of claim. There is little difference in this respect between the experiences of the three earlier periods, but the experience of the years 1893–97 compares unfavourably with its predecessors at every period of life. Nor is the excess a comparatively small quantity; up to forty-five years of age the average sickness has exceeded that of the period 1866–70 by 21 per cent., between the ages forty-five to sixty-five the excess is equal to 26 per cent., and at the ages sixty-five and over it is no less than 42 per cent.†

Premising that sickness depends to some extent upon the occupations of members, it might perhaps be considered that the increase in the claims arose, in a measure, from an increase in the proportion of members engaged in the more laborious occupations. The materials for investigation on this point are scanty, but, such as they are, they do not lend support to this theory. The only information as to occupations which appears in the Report of 1872 is that Miners and Colliers were in the proportion of 5·91 per cent. of the whole body of members comprised in the experience of 1866–70 and 5·76 per cent. of the experience of 1856–60. The classified experience of miners and colliers forming part of the new data is 5·85 per cent. of the whole, and a liberal allowance, in addition, for that portion of the mining experience which has not been separately tabulated (for reasons which will be hereafter explained) would not increase this percentage to an appreciable extent.

The excess, unfortunately, is not to be explained away on any convenient hypothesis. A description will be given, in the following pages, of the various classifications which have been made with regard to locality, density of population, and occupation; and anticipating the remarks to be made on this part of the subject it

* The evidence afforded by the "Experience" data on this point is corroborated by the quinquennial returns showing the number of members in the Society at each age on 31st December 1897. The number given by such returns as aged sixty-five and over is 30,234.

† The "Exposed to risk of sickness" is now distinct from the "Exposed to risk of death"; whereas the same factor was formerly employed to express both quantities. The difference thus arising is not such as to sensibly affect the broad comparison made in the following pages, but at the youngest ages it is significant in value.

## Table I.

### Summary of Sickness and Mortality Experience in Various

| Ages. | Years of Life Exposed to Risk of Sickness. | Weeks of Sickness. | Years of Life Exposed to Risk of Death. | Deaths. | Rate of Sickness per Member per Annum. (Weeks.) | Rate of Mortality per 100 Members per Annum. |
|---|---|---|---|---|---|---|
| | | | 1846–48. | | | |
| to 19 | 5,214 | 2,017 | 5,214 | 28 | ·39 | ·54 |
| 20 „ 24 | 77,266 | 52,405 | 77,266 | 572 | ·68 | ·74 |
| 25 „ 29 | 145,359 | 110,155 | 145,359 | 1,149 | ·76 | ·79 |
| 30 „ 34 | 144,953 | 121,376 | 144,953 | 1,261 | ·84 | ·87 |
| 35 „ 39 | 116,561 | 109,583 | 116,561 | 1,068 | ·94 | ·92 |
| 40 „ 44 | 67,998 | 80,162 | 67,998 | 792 | 1·18 | 1·16 |
| 45 „ 49 | 38,311 | 58,032 | 38,311 | 536 | 1·51 | 1·40 |
| 50 „ 54 | 16,285 | 33,064 | 16,285 | 303 | 2·03 | 1·86 |
| 55 „ 59 | 5,894 | 18,895 | 5,894 | 169 | 3·21 | 2·87 |
| 60 „ 64 | 2,455 | 12,419 | 2,455 | 101 | 5·06 | 4·11 |
| 65 „ 69 | 874 | 5,677 | 874 | 50 | 6·50 | 5·72 |
| 70 „ 74 | 284 | 3,451 | 284 | 20 | 12·15 | 7·04 |
| 75 „ 79 | 68 | 1,137 | 68 | 4 | 16·72 | 5·88 |
| 80 „ 84 | 35 | 681 | 35 | 4 | 19·45 | 11·43 |
| 85 „ 89 | 4 | 58 | 4 | 1 | 14·50 | 25·00 |
| Total | 621,561 | 609,112 | 621,561 | 6,058 | | |
| | | | 1866–70. | | | |
| to 19 | 11,756 | 6,316 | 11,756 | 54 | ·54 | ·46 |
| 20 „ 24 | 191,154 | 144,149 | 191,154 | 1,229 | ·75 | ·64 |
| 25 „ 29 | 274,642 | 221,236 | 274,642 | 2,092 | ·81 | ·76 |
| 30 „ 34 | 231,411 | 214,746 | 231,411 | 1,894 | ·93 | ·82 |
| 35 „ 39 | 162,818 | 172,965 | 162,818 | 1,591 | 1·06 | ·98 |
| 40 „ 44 | 115,786 | 146,038 | 115,786 | 1,457 | 1·26 | 1·26 |
| 45 „ 49 | 102,118 | 167,115 | 102,118 | 1,459 | 1·64 | 1·43 |
| 50 „ 54 | 86,732 | 192,740 | 86,732 | 1,652 | 2·22 | 1·91 |
| 55 „ 59 | 70,952 | 216,214 | 70,952 | 1,768 | 3·05 | 2·49 |
| 60 „ 64 | 41,479 | 195,574 | 41,479 | 1,467 | 4·71 | 3·54 |
| 65 „ 69 | 21,693 | 156,991 | 21,693 | 1,130 | 7·24 | 5·21 |
| 70 „ 74 | 8,014 | 96,666 | 8,014 | 626 | 12·06 | 7·81 |
| 75 „ 79 | 2,010 | 33,914 | 2,010 | 200 | 16·87 | 9·95 |
| 80 „ 84 | 421 | 8,667 | 421 | 50 | 20·59 | 11·88 |
| 85 „ 89 | 51 | 1,511 | 51 | 10 | 29·63 | 19·61 |
| 90 „ 94 | 10 | 191 | 10 | 1 | 19·10 | 10·00 |
| 95 | 1 | 0 | 1 | 0 | | |
| Total | 1,321,048 | 1,975,033 | 1,321,048 | 16,680 | | |

## Table I.

### Periods of Years (Manchester Unity, all Districts Combined).

| Ages. | Years of Life Exposed to Risk of Sickness. | Weeks of Sickness. | Years of Life Exposed to Risk of Death. | Deaths. | Rate of Sickness per Member per Annum. (Weeks.) | Rate of Mortality per 100 Members per Annum. |
|---|---|---|---|---|---|---|
| | | | 1856–60. | | | |
| to 19 | 6,241 | 4,723 | 6,241 | 47 | ·76 | ·75 |
| 20 „ 24 | 133,429 | 110,639 | 133,429 | 1,011 | ·83 | ·76 |
| 25 „ 29 | 172,867 | 141,823 | 172,867 | 1,293 | ·82 | ·75 |
| 30 „ 34 | 151,744 | 130,225 | 151,744 | 1,266 | ·86 | ·83 |
| 35 „ 39 | 151,342 | 151,996 | 151,342 | 1,500 | 1·00 | ·99 |
| 40 „ 44 | 135,200 | 167,468 | 135,200 | 1,593 | 1·24 | 1·18 |
| 45 „ 49 | 111,682 | 172,561 | 111,682 | 1,587 | 1·55 | 1·42 |
| 50 „ 54 | 73,530 | 147,892 | 73,530 | 1,320 | 2·01 | 1·80 |
| 55 „ 59 | 42,659 | 129,041 | 42,659 | 1,113 | 3·02 | 2·61 |
| 60 „ 64 | 18,677 | 86,616 | 18,677 | 666 | 4·64 | 3·57 |
| 65 „ 69 | 6,147 | 44,041 | 6,147 | 338 | 7·16 | 5·50 |
| 70 „ 74 | 1,978 | 23,847 | 1,978 | 135 | 12·06 | 6 82 |
| 75 „ 79 | 598 | 9,949 | 598 | 69 | 16·64 | 11·54 |
| 80 „ 84 | 140 | 2,856 | 140 | 18 | 20·40 | 12·86 |
| 85 „ 89 | 25 | 327 | 25 | 3 | 13·07 | 12·00 |
| 90 „ 94 | 13 | 198 | 13 | 3 | 15·21 | 23 08 |
| Total | 1,006,272 | 1,324,202 | 1,006,272 | 11,962 | | |
| | | | 1893–97. | | | |
| to 19 | 101,912 | 93,553 | 149,768 | 368 | ·92 | ·25 |
| 20 „ 24 | 434,117 | 389,259 | 486,149 | 1,815 | ·90 | ·37 |
| 25 „ 29 | 468,235 | 447,089 | 501,031 | 2,302 | ·95 | ·46 |
| 30 „ 34 | 433,525 | 461,392 | 452,903 | 2,481 | 1·06 | ·55 |
| 35 „ 39 | 368,474 | 466,140 | 378,965 | 2,649 | 1·27 | ·70 |
| 40 „ 44 | 310,484 | 490,721 | 316,363 | 3,010 | 1·58 | ·95 |
| 45 „ 49 | 257,359 | 511,085 | 260,349 | 3,062 | 1·99 | 1·17 |
| 50 „ 54 | 213,469 | 586,239 | 216,042 | 3,649 | 2·75 | 1·69 |
| 55 „ 59 | 163,886 | 659,634 | 166,310 | 4,025 | 4·02 | 2·42 |
| 60 „ 64 | 110,375 | 696,121 | 112,605 | 4,011 | 6·31 | 3·56 |
| 65 „ 69 | 63,323 | 670,224 | 65,173 | 3,525 | 10·59 | 5·41 |
| 70 „ 74 | 39,302 | 683,910 | 41,003 | 3,318 | 17·40 | 8·09 |
| 75 „ 79 | 21·195 | 532,925 | 22,578 | 2,718 | 25·15 | 12·04 |
| 80 „ 84 | 7,861 | 253,691 | 8,629 | 1,524 | 32·27 | 17·66 |
| 85 „ 89 | 1,941 | 70,099 | 2,197 | 511 | 36·12 | 23·26 |
| 90 „ 94 | 247 | 9,604 | 288 | 82 | 38·89 | 28·47 |
| 95 „ 100 | 19 | 752 | 25 | 11 | 38·57 | 44·00 |
| Total | 2,995,724 | 7,022,438 | 3,180,378 | 39,061 | | |

may be said that the prevalence of excess—in greater or lesser degree—over the general average of 1866–70 is all but universal.

The first conclusion to be established by the new Investigation is therefore that the average sickness per member has increased, and that to a very considerable extent.

Passing to the mortality experience a remarkable decline in the death rates is found at all the earlier periods of life, the average up to forty-five years of age being but 66 per cent. of the death rates of 1866–70. In the middle period, say ages forty-five to sixty-five, the average is 90 per cent. of the corresponding rates of 1866–70, and from sixty-five years of age the average is 105 per cent. of that standard. It is thus evident that the aggregate "curve" of mortality is widely different from that appearing as the result of the last investigation.

The subject of mortality experience will be further developed as this account proceeds, and it will be shown from the facts obtained in the course of the investigation that an aggregate mortality rate compounded of widely differing rates deduced from the experiences of bodies which are separable according to locality, occupation, and other causes. It is probable, therefore, that an aggregate experience such as is presented by Table I. will be less generally employed in future than has been the case hitherto.

In Table II. the new Experience is compared with that of the Registered Friendly Societies in the period 1876–80 (males), as compiled by the late Mr William Sutton, Actuary to the Registry of Friendly Societies.

It appears from this comparison that the Manchester Unity Sickness is greater at all periods of life than that of the Registered Friendly Societies Experience, and that the difference is very considerable at all ages over fifty. The mortality experience of the Manchester Unity, on the other hand, is the lower at all ages up to seventy, after which it is fairly comparable with the Registered Friendly Societies Experience.

The broad results of these comparisons, viewing them chronologically from 1846–48 to 1893–97 are that sickness rates are constantly rising, whilst mortality rates, except at the later ages, are declining. These results are clearly shown by Table III. It may be pointed out that this experience is unfavourable, financially, in two directions. Not only is the sickness, per member, at each

## Table II.

### Comparison of Sickness and Mortality, Registered Friendly Societies Experience, 1876–80, and Manchester Unity Experience, 1893–97.

| Ages. | Years of Life Exposed to Risk of Sickness. | Weeks of Sickness. | Years of Life Exposed to Risk of Death. | Deaths. | Rate of Sickness per Member per Annum. (Weeks.) | Rate of Mortality per 100 Members per Annum. |
|---|---|---|---|---|---|---|
| Registered Friendly Societies Experience, 1876–80. | | | | | | |
| 16 to 19 | 12,814 | 11,225 | 12,814 | 94 | ·88 | ·73 |
| 20 „ 24 | 150,877 | 128,942 | 150,877 | 856 | ·85 | ·57 |
| 25 „ 29 | 275,819 | 240,750 | 275,819 | 1,704 | ·87 | ·62 |
| 30 „ 34 | 281,125 | 287,461 | 281,125 | 2,184 | 1·02 | ·78 |
| 35 „ 39 | 259,987 | 322,634 | 259,987 | 2,545 | 1·24 | ·98 |
| 40 „ 44 | 212,530 | 312,064 | 212,530 | 2,455 | 1·47 | 1·16 |
| 45 „ 49 | 158,860 | 300,116 | 158,860 | 2,347 | 1·89 | 1·48 |
| 50 „ 54 | 111,242 | 266,276 | 111,242 | 2,115 | 2·39 | 1·90 |
| 55 „ 59 | 77,792 | 261,716 | 77,792 | 2,163 | 3·36 | 2·78 |
| 60 „ 64 | 52,458 | 271,371 | 52,458 | 2,051 | 5·17 | 3·91 |
| 65 „ 69 | 33,591 | 293,261 | 33,591 | 1,919 | 8·73 | 5·71 |
| 70 „ 74 | 16,840 | 243,508 | 16,840 | 1,359 | 14·46 | 8·07 |
| 75 „ 79 | 7,005 | 141,962 | 7,005 | 851 | 20·27 | 12·15 |
| 80 „ 84 | 1,774 | 48,542 | 1,774 | 284 | 27·36 | 16·01 |
| 85 „ 89 | 305 | 9,412 | 305 | 69 | 30·86 | 22·62 |
| 90 „ 94 | 51 | 1,494 | 51 | 11 | 29·29 | 21·57 |
| 95 „ 100 | 15 | 586 | 15 | 4 | 39·07 | 26·67 |
| Total | 1,653,085 | 3,141,320 | 1,653,085 | 23,011 | | |
| Manchester Unity Experience, 1893–97. | | | | | | |
| 16 „ 19 | 101,912 | 93,553 | 149,768 | 368 | ·92 | ·25 |
| 20 „ 24 | 434,117 | 389,259 | 486,149 | 1,815 | ·90 | ·37 |
| 25 „ 29 | 468,235 | 447,089 | 501,031 | 2,302 | ·95 | ·46 |
| 30 „ 34 | 433,525 | 461,392 | 452,903 | 2,481 | 1·06 | ·55 |
| 35 „ 39 | 368,474 | 466,140 | 378,965 | 2,649 | 1·27 | ·70 |
| 40 „ 44 | 310,484 | 490,721 | 316,363 | 3,010 | 1·58 | ·95 |
| 45 „ 49 | 257,359 | 511,085 | 260,349 | 3,062 | 1·99 | 1·17 |
| 50 „ 54 | 213,469 | 586,239 | 216,042 | 3,649 | 2·75 | 1·69 |
| 55 „ 59 | 163,886 | 659,634 | 166,310 | 4,025 | 4·02 | 2·42 |
| 60 „ 64 | 110,375 | 696,121 | 112,605 | 4,011 | 6·31 | 3·56 |
| 65 „ 69 | 63,323 | 670,224 | 65,173 | 3,525 | 10·59 | 5·41 |
| 70 „ 74 | 39,302 | 683,910 | 41,003 | 3,318 | 17·40 | 8·09 |
| 75 „ 79 | 21,195 | 532,925 | 22,578 | 2,718 | 25·15 | 12·04 |
| 80 „ 84 | 7,861 | 253,691 | 8,629 | 1,524 | 32·27 | 17·66 |
| 85 „ 89 | 1,941 | 70,099 | 2,197 | 511 | 36·12 | 23·26 |
| 90 „ 94 | 247 | 9,604 | 288 | 82 | 38·89 | 28·47 |
| 95 „ 100 | 19 | 752 | 25 | 11 | 38·57 | 44·00 |
| Total | 2,995,724 | 7,022,438 | 3,180,378 | 39,061 | | |

period of life heavier than was formerly the case, but a greater proportion of members than formerly now survive into old age, the period of life at which sickness is at its maximum intensity.

## Table III.

### Comparison of Sickness and Mortality Rates; Various Bodies of Data, arranged Chronologically.

| Ages. | Rate of Sickness per Member per Annum in Weeks. | | | | | | Rate of Mortality per 100 Members per Annum. | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | M.U. 1846–48. | M.U. 1856–60. | M.U. 1866–70. | A.O.F. 1871–75. | Friendly Societies, 1876–80. | M.U. 1893–97. | M.U. 1846–48. | M.U. 1856–60. | M.U. 1866–70. | A.O.F. 1871–75. | Friendly Societies, 1876–80. | M.U. 1893–97. |
| 16 to 19 | ·39 | ·76 | ·54 | 1·04 | ·88 | ·92 | ·54 | ·75 | ·46 | ·94 | ·73 | ·25 |
| 20 ,, 24 | ·68 | ·83 | ·75 | ·82 | ·85 | ·90 | ·74 | ·76 | ·64 | ·74 | ·57 | ·37 |
| 25 ,, 29 | ·76 | ·82 | ·81 | ·85 | ·87 | ·95 | ·79 | ·75 | ·76 | ·73 | ·62 | ·46 |
| 30 ,, 34 | ·84 | ·86 | ·93 | ·97 | 1·02 | 1·06 | ·87 | ·83 | ·82 | ·89 | ·78 | ·55 |
| 35 ,, 39 | ·94 | 1·00 | 1·06 | 1·15 | 1·24 | 1·27 | ·92 | ·99 | ·98 | 1·09 | ·98 | ·70 |
| 40 ,, 44 | 1·18 | 1·24 | 1·26 | 1·37 | 1·47 | 1·58 | 1·16 | 1·18 | 1·26 | 1·28 | 1·16 | ·95 |
| 45 ,, 49 | 1·51 | 1·55 | 1·64 | 1·71 | 1·89 | 1·99 | 1·40 | 1·42 | 1·43 | 1·66 | 1·48 | 1·17 |
| 50 ,, 54 | 2·03 | 2·01 | 2·22 | 2·27 | 2·39 | 2·75 | 1·86 | 1·80 | 1·91 | 2·05 | 1·90 | 1·69 |
| 55 ,, 59 | 3·21 | 3·02 | 3·05 | 3·21 | 3·36 | 4·02 | 2·87 | 2·61 | 2·49 | 2·97 | 2·78 | 2·42 |
| 60 ,, 64 | 5·06 | 4·64 | 4·72 | 4·59 | 5·17 | 6·31 | 4·11 | 3·57 | 3·54 | 3·80 | 3·91 | 3·56 |
| 65 ,, 69 | 6·50 | 7·16 | 7·24 | 7·97 | 8·73 | 10·59 | 5·72 | 5·50 | 5·21 | 5·84 | 5·71 | 5·41 |
| 70 ,, 74 | 12·15 | 12·06 | 12·06 | 12·00 | 14·46 | 17·40 | 7·04 | 6·82 | 7·81 | 8·00 | 8·07 | 8·09 |
| 75 ,, 79 | 16·72 | 16·64 | 16·87 | 17·66 | 20·27 | 25·15 | 5·88 | 11·54 | 9·95 | 14·26 | 12·15 | 12·04 |
| 80 ,, 84 | 19·45 | 20·40 | 20·59 | 20·92 | 27·36 | 32·27 | 11·43 | 12·86 | 11·88 | 16·03 | 16·01 | 17·66 |
| 85 ,, 89 | * | * | 29·63 | * | 30·86 | 36·12 | * | * | 19·61 | * | 22·62 | 23·26 |
| 90 ,, 94 | | | * | | 29·29 | 38·89 | | | * | | 21·57 | 28·47 |
| 95 ,, 100 | | | | | 39·07 | 38·57 | | | | | 26·67 | 44·00 |

* Data from this age too scanty for useful comparison.

### Distribution of the Data with reference to Locality, Density of Population, and Occupation.

The several sets of data which were obtained from the experience of the Manchester Unity between 1846 and 1870 were divided, as is well known, into Rural, Town, and City Districts, the system of classifying being to allocate to the Rural Districts "all rural townships or small villages containing under five thousand inhabitants; to the Town Districts "all those branches situate in towns holding less than thirty thousand inhabitants, or in small towns bordering on large towns or cities"; and to the City Districts "all Lodges held in any city or town having more than thirty thousand inhabitants."

The rates of Sickness and Mortality thus obtained from the Experience of the period 1866–70 are shown in Table IV.

## Table IV.

### Manchester Unity Experience 1866–70.

**Comparison of Annual Rates of Sickness and Mortality in Rural, Town, and City Districts respectively.**

| Ages. | Sickness. Rate of Sickness per Member per Annum (Weeks). | | | Mortality. Rate of Mortality per 100 Members per Annum. | | | Ages. |
|---|---|---|---|---|---|---|---|
| | Rural. | Town. | City. | Rural. | Town. | City. | |
| 18 to 19 | ·57 | ·54 | ·47 | ·43 | ·43 | ·61 | 18 to 19 |
| 20 „ 24 | ·74 | ·78 | ·71 | ·57 | ·66 | ·69 | 20 „ 24 |
| 25 „ 29 | ·84 | ·80 | ·78 | ·74 | ·76 | ·79 | 25 „ 29 |
| 30 „ 34 | ·92 | ·93 | ·93 | ·76 | ·80 | ·90 | 30 „ 34 |
| 35 „ 39 | 1·05 | 1·08 | 1·04 | ·84 | ·97 | 1·10 | 35 „ 39 |
| 40 „ 44 | 1·25 | 1·22 | 1·34 | 1·28 | 1·22 | 1·31 | 40 „ 44 |
| 45 „ 49 | 1·70 | 1·59 | 1·69 | 1·19 | 1·45 | 1·58 | 45 „ 49 |
| 50 „ 54 | 2·30 | 2·05 | 2·47 | 1·69 | 1·77 | 2·28 | 50 „ 54 |
| 55 „ 59 | 3·02 | 2·83 | 3·45 | 2·29 | 2·35 | 2·87 | 55 „ 59 |
| 60 „ 64 | 4·47 | 4·67 | 4·96 | 3·11 | 3·50 | 3·87 | 60 „ 64 |
| 65 „ 69 | 6·09 | 7·00 | 8·42 | 4·02 | 5·41 | 5·48 | 65 „ 69 |
| 70 „ 74 | 11·74 | 11·69 | 12·98 | 6·82 | 8·10 | 7·81 | 70 „ 74 |
| 75 „ 79 | 16·12 | 16·68 | 17·67 | 5·42 | 10·09 | 11·36 | 75 „ 79 |
| 80 „ 84 | 20·78 | 22·33 | 16·79 | 10·71 | 12·10 | 11·97 | 80 „ 84 |
| 85 and over | 17·13 | 29·33 | 36·00 | 6·67 | 15·00 | 57·14 | 85 and over |

So far as sickness is concerned, the results of this distribution of the data may be described as inconclusive. The differences between the sickness rates of one division and another are comparatively slight, and follow no definite law; the sickness of "City" districts is not persistently higher than that of the other divisions until the age of forty is reached, and that of the "Town" districts throughout the scale of ages is as often below as above that of the "Rural" districts.

The results as to mortality are more nearly in accordance with anticipation, the death rates of the "City" districts exceeding those of the "Town" districts, and these, in their turn, exceeding those of the "Rural" districts at nearly all periods of life.

Mr Ratcliffe's labours thus confirmed the view that mortality

varied with density of population, and so far as benefits at death are concerned, the three sets of monetary tables prepared by him from Rural, Town, and City districts respectively are of undoubted value. In consequence, however, of the approximation of all the sickness rates to a common standard, the separate tables of sickness benefit values (which, for the purposes of a friendly society, are much more important than those of death benefits) differ little from the "combined" values, and so have been but rarely used.

Having regard to the difficulties under which the Society has laboured for many years in possessing but one authentic set of tables, whilst having to provide for widely differing risks, it was considered necessary, in the present investigation, to proceed on principles different from those heretofore adopted in the distribution of the data; and to endeavour to obtain such a set of tables as should provide suitable measures of the liabilities of all distinctive classes amongst the 4000 branches of the Society.

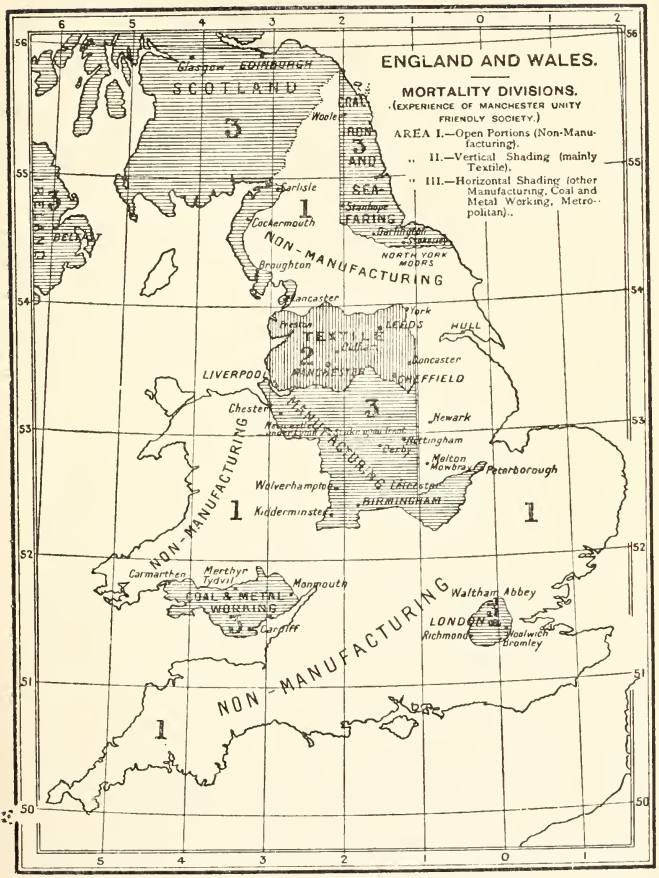
In passing under review a mass of experiences of individual lodges preparatory to this distribution of the data, it was observed that mortality seemed to vary chiefly with locality and density of population, but that sickness claims appeared to be influenced to a much greater extent by occupations than by either the geographical situation or the populousness of the place in which the branch was established. After elaborate trial groupings it was therefore decided to distribute the facts into three broad divisions according to geographical situation, to separate each of these into two sections, Rural and Urban, and to further distribute the facts comprised within each of the six divisions so obtained into groups corresponding with Occupations. These numbered eight in the Rural districts and seven in the Urban districts, the difference arising from the circumstance that the Rural experience included an "Agricultural" group, which of necessity found no counterpart in the Urban sections.

The primary or geographical distribution will be most clearly understood by examination of the map on page 27, in which the several areas are delineated. Area 1 may be described for the most part as non-manufacturing, comprising the North-Western, the Eastern, and the Southern portions of England, North Wales, and such part of South Wales as lies outside the coal-mining and metalliferous districts. Area 2 covers the textile districts of

Lancashire, Yorkshire (West Riding), and Cheshire. Area 3 includes contiguous portions of the counties of Derbyshire, Leicestershire, Northamptonshire, Nottinghamshire, Staffordshire, and Warwickshire (all to a large extent manufacturing districts), London, and the Metropolitan area, Monmouthshire, and part of South Wales, and the mining and metalliferous districts of the North-East and North-West of England. In this area is also included the small experience obtained from Scotland and Ireland.

These divisions were determined, it may be repeated, by scrutiny of the experience of individual branches over several quinquennial periods; and although based upon no particular theory or hypothesis as to the effect of locality or geographical situation on the length of life, this method may be regarded as having a reasonable and logical foundation so far as statistical purposes are concerned. It is interesting to note that the investigations of the Registrar General of Births, Deaths, and Marriages, with reference to the mortality of Selected Healthy Districts of England and Wales, confirm, generally, the distribution of the data which has been adopted in this enquiry. In the Supplement to the 55th Annual Report of the Registrar General a Selected Healthy District is defined as a district in which the annual death-rate in the period 1881–90 was below 15 per 1000; and such districts are stated to include one-sixth part of the population of the country. On page civ. of the Supplement referred to is given a table, showing for each County the percentage of the population living in "Selected Healthy Districts" and in "remainder of County" respectively; and an examination of these percentages shows that, with few exceptions, the Counties comprised within the "Area 1" of this investigation show a large percentage of population residing within "Selected Healthy Districts"; whilst the percentages so residing in Counties situate within Areas 2 and 3 are distinctly lower. Having regard to the importance of independent testimony to the validity of the geographical divisions adopted, a full statement of the figures of the Registrar General's Supplement referred to is subjoined, the order of the Counties being rearranged to correspond as nearly as possible with the three geographical areas into which the present data have been divided.

| County. | Proportion per cent. of Mean Population 1881–90. | |
|---|---|---|
| | Living in Selected Healthy Districts. | Living in remainder of County. |
| *Area* 1. | | |
| Surrey, | 18·8 | 81·2 |
| Kent, | 35·2 | 64·8 |
| Sussex, | 55·4 | 44·6 |
| Hampshire, | 48·6 | 51·4 |
| Berkshire, | 53·9 | 46·1 |
| Middlesex, | ... | 100·0 |
| Hertfordshire, | 48·5 | 51·5 |
| Buckinghamshire, | 50·4 | 49·6 |
| Oxfordshire, | 54·9 | 45·1 |
| Huntingdonshire, | 100·0 | ... |
| Bedfordshire, | 35·5 | 64·5 |
| Cambridgeshire, | 53·9 | 46·1 |
| Essex, | 36·6 | 63·4 |
| Suffolk, | 59·6 | 40·4 |
| Norfolk, | 56·2 | 43·8 |
| Wiltshire, | 53·0 | 47·0 |
| Dorsetshire, | 69·1 | 30·9 |
| Devonshire, | 38·5 | 61·5 |
| Cornwall, | 7·2 | 92·8 |
| Somersetshire, | 43·0 | 57·0 |
| Gloucestershire, | 29·9 | 70·1 |
| Herefordshire, | 63·3 | 36·7 |
| Shropshire, | 45·8 | 54·2 |
| Worcestershire, | 18·7 | 81·3 |
| Rutlandshire, | 100·0 | ... |
| Lincolnshire, | 35·4 | 64·6 |
| Yorkshire East Riding, | 9·2 | 90·8 |
| ,, North Riding, | 24·7 | 75·3 |
| Westmoreland, | 100·0 | ... |
| North Wales, | 8·5 | 91·5 |
| *Area* 2. | | |
| Cheshire, | 5·1 | 94·9 |
| Lancashire, | 0·5 | 99·5 |
| Yorkshire West Riding, | 2·1 | 97·9 |
| *Area* 3. | | |
| London, | 2·1 | 97·9 |
| Northamptonshire, | 31·3 | 68·7 |
| Staffordshire, | ... | 100·0 |
| Warwickshire, | 17·4 | 82·6 |
| Leicestershire, | 18·5 | 81·5 |
| Nottinghamshire, | 12·2 | 87·8 |
| Derbyshire, | 4·9 | 95·1 |
| Durham, | ... | 100·0 |
| Northumberland, | 4·6 | 95·4 |
| Cumberland, | 18·0 | 82·0 |
| Monmouthshire, | 11·5 | 88·5 |
| South Wales, | 8·2 | 91·8 |


ENGLAND AND WALES.
MORTALITY DIVISIONS.
(EXPERIENCE OF MANCHESTER UNITY FRIENDLY SOCIETY.)
AREA I.—Open Portions (Non-Manufacturing).
" II.—Vertical Shading (mainly Textile).
" III.—Horizontal Shading (other Manufacturing, Coal and Metal Working, Metropolitan).
SCOTLAND
Glasgow
EDINBURGH
Wooler
Carlisle
Cockermouth
Broughton
BELFAST
NON-MANUFACTURING
Lancaster
Preston
York
LEEDS
HULL
TEXTILE
Bolton
MANCHESTER
Doncaster
SHEFFIELD
LIVERPOOL
Chester
Newcastle-under-Lyme
Newark
Nottingham
Derby
Melton Mowbray
Peterborough
Leicester
Walverhampton
Kidderminster
BIRMINGHAM
MANUFACTURING
Carmarthen
Merthyr Tydvil
Monmouth
COAL & METAL WORKING
Cardiff
Waltham Abbey
LONDON
Richmond
Woolwich
Bromley
NON-MANUFACTURING

The secondary distribution of the data, namely, into Rural and Urban divisions, was effected by a general examination of the employments of the members of each branch. As a rule, if a Lodge was found to include an obviously agricultural element it was classed as Rural, otherwise it was placed in the Urban section, this method appearing likely, on the whole, to yield more reliable results than the alternative of an arbitrary division governed by population. It may be that, by the rule adopted, a small body of data which might have been classed as rural has been allotted to the Urban group, but by no practicable method of distribution could this be avoided, and it is unlikely that the results have been appreciably affected.

It was observed in going through the lists of occupations for the purpose of this division that a few old lodges in towns which expanded greatly in population during the latter half of the nineteenth century still comprised a small agricultural element in their membership. The true character of such lodges was, however, indicated by the places in which they were situate and the occupations of the great majority of their members, and they were assigned to the Urban sections.

The tertiary division, namely, by Occupations, was found to be a much heavier undertaking than that of either of the two prior distributions. The occupation of every member, as far as it was known, was stated on the card prepared for him, but in a vast number of cases the employments were very loosely described, and much time and labour had to be bestowed on this department of the work to obtain authentic information. The chief defect of the particulars given was a tendency to use general terms, such as "labourer," "engineer," "fireman," etc., and a systematic course of correspondence was necessary to ascertain the branches of industry in which the members so described were engaged. These were not at all self-evident in even the more limited classes, as, for example, in lodges in South Wales a "fireman" might be either employed at sea, in a coal mine, in the railway service, at a factory, or as a member of a fire brigade.

Favourite descriptions, too, of members who were permanently sick were "retired," "unemployed," "disabled," "no occupation," "old age," etc., the secretaries concerned having taken the requirement in its most literal sense, overlooking the fact that the

cases in which the sickness claims were the heaviest were precisely those in which it was most important that the occupation formerly followed should be made known. By perseverance, and perhaps some little persistence, the great majority of the ambiguities was satisfactorily cleared up, and it is believed that the final classification as to employments was made from as complete a set of data as could be obtained for any enquiry of the kind.

It was found, of course, that amongst the large body of members described as "labourers," and in some other but smaller classes, there had been many changes of occupation. This appeared likely to raise a difficulty with regard to this portion of the work, but eventually it was found possible to divide the occupations into such broad groups as to ensure that the member would remain in the same group for experience purposes even though he had changed from one occupation to another. The only exception to this rule was the class of agricultural labourers. In certain localities there is much migration of this class from the farms or fields to the brickyards, quarries, etc., and back again, according to the seasons and the varying demand for labour. It was quite impracticable to introduce a system of transfer from class to class, and it was not considered that such a refinement was essential to the enquiry; the rule was laid down, therefore, that these members, if on the books on 31st December 1897, were to be classed according to the occupation followed on that date, and if not on the books at that date, according to their last known occupation.

Probably in some lodges the occupations given on the cards were those followed by the members at the date of their initiation, and in the event of changes having occurred, no record of such changes would have been made. As above stated, however, the classification was made in broad groups, and the errors due to this cause would be limited to the relatively few cases in which members had passed from an occupation in one group to one in another—a change so considerable that the instances in which it had occurred must have been rare.

A subsidiary purpose which was served by the enquiry as to occupations was to bring to light a small quantity of sickness which, but for such enquiry, would have passed unrecorded. In some cases—rare of course—the members were described in answer to the enquiry as to Occupation as "lunatic," "Union Infirmary,"

and the like. These appeared to be cases in which the members, having no dependents, would receive no sick pay although disabled ; such members would be kept good on the books for death benefit, but might or might not be entered up as recipients of sick pay.* The contingency of a member having no dependents appeared, on reflection, to be an element too uncertain to find expression in the tabulated "Experience," and it was accordingly decided to treat the members concerned as permanently sick, due enquiry being made, for this purpose, as to the dates on which their disability began.

The following are the classes into which the data were divided with reference to Occupations :—

A. *Agriculture.* — This included farmers, farm labourers, cottagers, husbandmen, market gardeners, and all employed wholly or principally on the land. The number of occupations comprised in this class appears to be as high as ninety, but doubtless in many cases the same occupation is differently designated in different localities.

B. *Outdoor Building Trades, brickfield and clay workers, masons and stoneworkers, dock labourers, canal banksmen and bargemen, and unskilled labourers employed as a rule in outdoor occupations.* — These occupations are difficult to describe. The class includes nearly four hundred separately designated employments, but in this case also it is probable that the same occupation frequently occurs under several names. An examination of the list of occupations in the group suggests that a large proportion of the members comprised within it are of the unskilled labour class. The "risks" attaching to these occupations, whether of the skilled or unskilled classes, are not believed to be considerable, but many of the valuation returns of lodges whose members were mostly engaged in some of the employments indicated had shown a comparatively heavy rate of sickness claim, and there was ground for believing that, on the whole, the group would present sickness rates in excess of the general average. It is possible that the fluctuations of employment as well as exposure to weather are in part

* The best plan in such cases is to enter the contribution as *received* and a like amount to *contra* as *paid* for Sick Benefit : thus preserving a continuous record of the case.

accountable for the heavy sickness so repeatedly found in these cases.

C. *Railway Service.*—Liability to accidents and the consequences of exposure to weather are the special risks of this class. Many railway employments also demand a high standard of physical fitness and the consequent deferment of the resumption of duty, after periods of sickness, until recovery is complete; the willingness of the individual to return to work being a less important factor in the determination of a sickness claim than his physical capacity for the complete performance of his ordinary daily task. This constitutes a very important distinction between railway servants and many other classes of the industrial population.

It should be understood that this class includes only such railway employments as are directly connected with the transport service; such occupations, so far as members of the Manchester Unity are concerned, number approximately one hundred and fifty.

There are many members employed as mechanics, engineers, etc., in the workshops at some of the great railway centres, but there is no reason to think that these members are necessarily affected by employment, as far as health is concerned, to any greater extent than persons who follow similar occupations in establishments unconnected with the railway service. It is true that in certain cases the sickness *claims* of this class of member have been found extremely heavy, but this experience cannot fairly be attributed to any conditions unfavourable to health, attendant on their employments.

D. *Seafaring, Fishing, etc.*—This is a small group, comprising, nevertheless, some seventy different descriptions of occupation; exposure to the extremes of weather is probably the principal factor in any excess of sickness which the experience of the group may present.

E. *Quarry Workers.*—This group consists largely of workers in open granite and slate quarries, the "rockmen," and others employed in quarries which, under the Metalliferous Mines Act are classed as mines, being included in group G. The

group comprises some sixty differently designated occupations, the members following which are understood to be subject to accidents, exposure to weather, and the consequences of certain unhealthy incidents of the work.

F. *Iron and Steel Workers (skilled and unskilled) engaged in such branches of industry as involve heavy labour and exposure to great heat, artisans and labourers in lead, tin-plate, chemical, and glass works*, and persons employed in other industries whose occupations are such as to subject them to the risks of this group, namely, great and incessant toil, with, as a rule, exposure to extreme heat. The group is a comprehensive one, the list of occupations including about four hundred and fifty descriptions of employment, some sixty of which have "Labourer" as a prefix or suffix.

G. *Mining Occupations, chiefly Underground, but including some on the Pit Brow.*—The cards of this class presented a striking illustration of the diversity of labour in the mining industry, the number of separately described occupations being rather over one hundred and fifty. Doubtless in this group, as in others, there are cases in which the same occupation has been differently described in different localities.

It will be seen that nearly fourteen hundred separate descriptions of occupation have been taken out of the general mass and specially dealt with. That the method of classification has achieved the purpose for which it was intended will be conceded on examination of the results obtained; and it will be agreed that the value of the results is in no way diminished by the circumstance that risks which might have been divided almost infinitesimally according to the variation in the liability which they produce have been classified into a comparatively small number of broad groups. The constitution of friendly societies forbids any attempt to equate the contribution with nicety to the risk as it may be affected by occupation or other causes in every individual case, and the utmost that can be attempted, within the limits which practical considerations impose, is to divide the data, and the resulting rates of contribution, into a few large groups which shall present approximations to the many varieties of liability to be provided for. Admitting this it will be found that the present investigation

supplies all the material necessary for the working of the friendly society organisation.

The number of years of life, number of weeks of sickness, and number of deaths comprised in each of the classes are as shown in Table V.; Groups H and J therein contained represent the general body of experience exclusive of the special groups described above and designated A to G.

TABLE V.

| Geographical Area. | Occupation Group. | Rural. | | | Urban. | | |
|---|---|---|---|---|---|---|---|
| | | Years of Life Exposed to Risk of Sickness. | Weeks of Sickness. | Deaths. | Years of Life Exposed to Risk of Sickness. | Weeks of Sickness. | Deaths. |
| 1 | A | 286,667·5 | 602,438 | 2575 | ... | ... | ... |
| | B | 93,653·5 | 225,310 | 1047 | 38,441 | 95,992 | 462 |
| | C | 13,339 | 25,847 | 106 | 6,056·5 | 14,630 | 65 |
| | D | 18,421 | 55,578 | 320 | 15,093 | 40,788 | 236 |
| | E | 16,258·5 | 32,481 | 159 | 354·5 | 712 | 3 |
| | F | 8,427·5 | 21,763 | 79 | 14,984 | 36,695 | 160 |
| | G | 10,919 | 26,456 | 168 | 3,796 | 15,250 | 60 |
| | H | 599,053·5 | 1,338,006 | 7011 | ... | ... | ... |
| | J | ... | ... | ... | 259,622 | 572,959 | 3118 |
| 2 | A | 23,754·5 | 57,500 | 395 | ... | ... | ... |
| | B | 10,552·5 | 25,343 | 167 | 14,220·5 | 38,798 | 309 |
| | C | 3,658·5 | 6,992 | 41 | 2,393 | 4,729 | 24 |
| | D | 595·5 | 1,828 | 19 | 327·5 | 453 | 3 |
| | E | 1,797·5 | 4,666 | 37 | 830·5 | 1,647 | 17 |
| | F | 4,011 | 8,284 | 48 | 17,989 | 52,330 | 306 |
| | G | 16,237 | 42,240 | 172 | 24,311 | 75,147 | 344 |
| | H | 98,369 | 214,636 | 1750 | ... | ... | ... |
| | J | ... | ... | ... | 270,608 | 611,225 | 5030 |
| 3 | A | 96,172·5 | 245,187 | 1271 | ... | ... | ... |
| | B | 40,561·5 | 96,246 | 521 | 45,378 | 124,865 | 694 |
| | C | 10,574·5 | 22,753 | 111 | 13,815·5 | 35,581 | 155 |
| | D | 2,231·5 | 6,227 | 39 | 5,036·5 | 16,059 | 123 |
| | E | 7,742 | 17,302 | 70 | 159 | 353 | ... |
| | F | 12,137 | 36,410 | 148 | 49,400 | 143,161 | 654 |
| | G | 49,294·5 | 147,789 | 541 | 70,628·5 | 232,186 | 803 |
| | H | 247,797·5 | 574,713 | 3321 | ... | ... | ... |
| | J | ... | ... | ... | 470,054·5 | 1,072,920 | 6379 |

The impracticability of closely analysing the risks entailed upon friendly societies by occupations and other causes has been referred to, and it may be further said on this subject that it is very difficult to deal with the members of a single branch in more than two classes, whatever may be the variety of occupations followed; there is, indeed, an almost insuperable repugnance in many quarters to introduce any discrimination as between the members of an individual lodge, although there is less difficulty, when the occupations are such as to demand it, in discriminating between one lodge and another.

For this reason it was considered advisable, in separating the data with respect to occupations, to include in the general Tables (Groups H and J) the members of all other groups which represented, as a rule, less than ten per cent. of the whole number of members of the particular branch under examination. The propriety of this modification of the system of grouping will be admitted on consideration of the composition of individual lodges. Many branches containing a large majority of members whose occupations involve no extra liability will be found to have a small contingent of railway men, outdoor labourers, building trade operatives, and others who are subject to more than the average sickness risk; but it would be quite impossible in such cases to separate these members from the general mass, charge them specially increased contributions, and make special provision for them in the Valuation. Any lodge so composed must be dealt with as a whole, and the tables to be used in such case should reflect the experience of a body which contains a very small proportion of extra risks. The method pursued in this investigation yields such a set of tables for the general mass; whilst the experience relegated to the special classes is sufficient in volume to invest the results brought out with due authority, and to justify the use of these tables in cases where it is necessary to recognise the existence of extra liability.

## Results of the Classification of Data.

It has not been considered necessary to present the forty-five statements of the undigested facts obtained by the system of classification described in the preceding articles. In Table B, however, is submitted a series of abstracts exhibiting the prominent features of the experience of each of these groups. In the construction of this table resort has been had to the familiar expedient of a comparison of the experienced sickness and deaths with the "expected" sickness and deaths calculated by multiplying the respective numbers of exposures to risk by the "rates" of a recognised Standard.

It is immaterial what Standard be employed for the purpose of demonstrating the differences between the experience of various groups, provided of course that all be measured by the same standard. The combined experience of the whole Society, 1893–97, might be used, but if the experience of 1866–70 be employed a further purpose than that immediately in view will be served as the nature and extent of the departures from the experience which constitutes the present financial basis of the Society will be ascertained by the same operation.

It is obvious that the portion of the enquiry last referred to is of great importance in the administration of the financial affairs of the Order, and there is undoubted convenience in the use of a standard of comparison which serves both purposes.

It is to be understood, therefore, that with the exception of the exposures to risk shown at the head of each column the figures given throughout Table B are not actual but relative quantities, and, to whatever function referring, display the percentage of *actual* occurrences to the *expectation* based upon the Manchester Unity Experience, 1866–70.

A separate section of the table is devoted to each of the occupation groups A, B, C, D, E, F, G, previously described, Groups H and J, by the arrangement of the table, constituting another section. The final section is a summary of all the separate occupation groups, and therefore includes the experience of the whole society. Table B as thus divided will be found on pages 143–159.

The ratios (percentages) are given in separate compartments for

rural and urban localities respectively, and each of these is first subdivided into geographical areas, 1, 2, and 3, as previously described, and then presented as a whole, embracing all rural or all urban experience as the case may be. The next three columns give the whole experience of the particular occupation group in each of the geographical areas, ignoring the element of locality (rural or urban), and finally the experience is presented in a column representative of "All Districts," thus ignoring both geographical and locality distribution.

The sickness experience is divided, throughout the table, into four separate periods to each of which the scheme of comparison is applied in its entirety, namely, "First 6 Months," "Second 6 Months," "Second 12 Months," and "After 2 Years"; and a division is added, giving the total sickness irrespective of period. One division of each section of the table serves to present the mortality experience.

The ratios comprised in each division are presented in three lines, referring to the three periods into which, statistically, the membership life of each individual who joins a friendly society may be divided. The first period—that of youth—embraces all the facts relating to ages under forty-five; the second—which may be designated as that of middle life—includes the period between the ages of forty-five and sixty-five, and the third—which may be described as old age—covers the period from the age of sixty-five to the extremity of life.

As an illustration, the section of Table B, referring to "Occupation Group B," may be taken; this is to be read as follows:—

"Occupation Group B" enters into all geographical and local divisions of the experience. In the Rural class of Area 1 it consists of 93,653·5 years of life, in the Rural class of Area 2 it consists of 10,552·5 years, and in the Rural class of Area 3 it consists of 40,561·5 years. Similarly it is represented by 38,441 years of life in the Urban class of Area 1, by 14,220·5 years in the Urban class of Area 2, and by 45,378 years in the Urban class of Area 3. Ignoring the geographical aspect of the distribution, and combining the facts relating to the three classes first named, we obtain 144,767·5 years of life referring to the Rural divisions in all parts of the Country. Similarly, by combining the second

three sets of facts, we obtain 98,039·5 years of life referring to the Urban divisions in all parts of the Country. Alternatively, ignoring the distribution by locality, we have 132,094·5 years of life in Area 1 (Rural and Urban combined), 24,773 years in Area 2, and 85,939·5 years in Area 3. Finally, ignoring both geographical and locality distribution, we have, taking the whole society, 242,807 years of life referring to "Occupation Group B."

Turning to the "First 6 Months" division of the column headed "Period of Sickness Claim," we find that at the ages 16 to 44 (inclusive) the Sickness Claims in the Rural Class of Area 1 were 120 per cent. of the expectation of the Standard (Manchester Unity Experience, 1866–70). In the next group of ages, 45 to 64 (inclusive), the claims were 109 per cent. of the "Expectation," and in the final group the proportion fell to 83 per cent. of the "Expectation." The five columns to the right are to be read similarly, and the six sections thus examined will be found to give the whole of the experience of the occupation group (as regards the "First 6 Months" of sickness claim) in divisions governed by geographical situation and locality.

The 7th section (Col. 9) give the whole of the Rural experience, and shows for ages up to 44 (inclusive) 119 per cent. of the "Expected" sickness in the "First 6 Months" of claim, for ages 45 to 64 (inclusive) 112 per cent. of the "Expectation," and for ages 65 and upwards 84 per cent. The next section gives the whole of the Urban experience, and shows the sickness as being for the groups of ages named 128, 120, and 81 per cent. respectively of the "Expectation."

The next three sections give the relationship of actual sickness to be expected under the aspect of geographical area without regard to character of locality (Rural or Urban), and the final section gives the same relationship for the whole society, and shows that in this occupation group (B) the sickness claims of the "First 6 Months" were 122 per cent. of the "Expectation" for ages 16 to 44, 115 per cent. for ages 45 to 64, and 83 per cent. for ages 65 and upwards.

The remaining sections of this division of the table are to be read similarly, and will be found to give, under the several aspects, the relationship of the sickness experience to the standard for the "Second 6 Months," "Second 12 Months," "After 2 Years," and "All Periods," and finally the relationship of the actual Mortality to the "Expectation."

Before leaving this portion of the enquiry reference may be made to the great increase of the sickness claims in the "After 2 Years" period. It will be observed from the comparative figures of the group "All Occupations" that the claims in this period are almost invariably between 200 and 300 per cent. of the expectation, some such ratio appearing in nearly every geographical division or locality and in nearly every age group. The actual figures are as follows:—

SICKNESS IN THE PERIOD "AFTER 2 YEARS"
(ALL OCCUPATIONS).

**Percentage of Actual Sickness to "Expectation" based on 1866–70 Experience.**

| Ages. | All Rural Classes. | All Urban Classes. | Area 1, Rural and Urban. | Area 2, Rural and Urban. | Area 3, Rural and Urban. | Whole Society. |
|---|---|---|---|---|---|---|
| 16 to 44 | 268 | 260 | 276 | 194 | 280 | 264 |
| 45 „ 64 | 242 | 245 | 246 | 186 | 269 | 243 |
| 65 and upwards | 235 | 241 | 243 | 189 | 260 | 238 |

A certain portion of the excess of claims over the standard here exhibited is doubtless due to a defect of the latter. The returns prepared for the investigation of the experience of 1866–70 did not supply the dates when sickness attacks began and ended, and it is understood that all attacks which were current on 1st January 1866 were scheduled as having begun on that day, thus overstating the first-period sickness and correspondingly

understating that falling within the after-periods. When, however, all due allowance has been made for this circumstance, there must still remain a great percentage of excess, and the conclusion seems to be irresistible that the serious increase of sickness previously noted is in great measure to be traced to the increase of *permanent* cases; and that these cases are not only more numerous at the older ages—where excess was perhaps anticipated—but that at every period of life protracted sickness now represents a much heavier liability than it did in the period 1866-70. No satisfactory explanation for this phenomenon can be suggested, but the fact remains, and it is clear that a society having based its financial arrangements on the 1866-70 Tables may suffer a serious excess of protracted sickness cases long before it has any members of ages such that the implication of failure to discriminate between specific sickness and the infirmity of old age can be raised against its administration.

## Regrouping of the Data by the Results of Table B.

The next step in the enquiry was to ascertain how far and in what manner the forty-five bodies of facts might be reduced in number for the purpose of constructing the required monetary tables. It was obvious, from the outset, that the number of classes to be ultimately dealt with would have to be comparatively small, but without the elaborate division of the data represented by Table B no means existed for the formation of a reliable judgment as to the most suitable method of final distribution. The particular purpose of this table was thus to supply the groundwork for the consolidation of the data into divisions which should be sufficiently representative (for working purposes) of the experience of all the classes which they severally comprised, and so limited in number as to permit of the preparation of the complete set of monetary tables which was indispensable to their utility.

Considering the matter in the first place with regard to Occupations attention may be directed to the "All Sickness" section of the column headed "All Divisions." The following comparison

indicates a fairly close agreement between the sickness experience of Group A (Agricultural) and H–J (General), and seems to show that the experience of Group A is not sufficiently distinctive, as compared with that of other non-hazardous * groups, to require separate treatment.

| | Ages. | Percentage of Actual Sickness to Standard Expectation. | |
|---|---|---|---|
| | | Group A. | Group H–J. |
| All Periods of Sickness (combined) | 16 to 44 | 106 | 110 |
| | 45 to 64 | 111 | 117 |
| | 65 and upwards | 138 | 137 |

This conclusion is strengthened by comparison of the "First 6 Months" and "After 2 Years" experience, the respective figures of which are :—

| | Ages. | Group A. | Group H–J. |
|---|---|---|---|
| First 6 Months | 16 to 44 | 99 | 103 |
| | 45 to 64 | 90 | 93 |
| | 65 and upwards | 82 | 79 |
| After 2 Years | 16 to 44 | 272 | 239 |
| | 45 to 64 | 215 | 227 |
| | 65 and upwards | 222 | 227 |

and it was accordingly decided to amalgamate these two groups.

A brief examination of the "All Sickness" ratios of the several divisions of Table B shows that the groups dealt with above exhibit a distinctly lower sickness liability than any of the Groups B to G, and the question of including other groups than A with the "General" class may be determined at once in the negative.

* Using the term in its widest significance.

The following comparison appears to indicate that Groups B, C, D are fairly closely allied with respect to liability :—

| | Ages. | Group B. | Group C. | Group D. |
|---|---|---|---|---|
| All Periods of Sickness (combined) | 16 to 44 | 130 | 143 | 126 |
| | 45 to 64 | 144 | 133 | 151 |
| | 65 and upwards | 152 | 161 | 175 |

The differences here are wider, on the whole, than those between Groups A and H, J, but they are not uniform in either extent or direction ; and Group B, which includes nearly three times the quantity of facts comprised in Groups C and D combined, is found to occupy a mean between the two, as regards experienced sickness, at ages under sixty-five. The comparisons with reference to the "First 6 Months" and "After 2 Years" periods of sickness present much the same features :—

| | Ages. | Group B. | Group C. | Group D. |
|---|---|---|---|---|
| First 6 Months | 16 to 44 | 122 | 143 | 110 |
| | 45 to 64 | 115 | 115 | 110 |
| | 65 and upwards | 83 | 75 | 86 |
| After 2 Years | 16 to 44 | 267 | 188 | 301 |
| | 45 to 64 | 282 | 223 | 329 |
| | 65 and upwards | 261 | 291 | 328 |

It will be observed that in the case of the "After 2 Years" period the difference between the two extremes is greater than is the case in either the "First 6 Months" or "All Periods," but this is probably attributable, at the higher ages at least, to the paucity of the data in Groups C and D. Having regard to the features of the "All Periods" comparison, and to the fact that neither C nor D appear to approach the liability of Groups E, F, and G, it appears that the Groups B, C, and D may properly be amalgamated for the monetary tables, and they have been combined accordingly.

The comparison of Groups E, F, and G in the three selected periods now follows :—

| | Ages. | Group E. | Group F. | Group G. |
|---|---|---|---|---|
| All Periods of Sickness (combined) | 16 to 44 | 172 | 160 | 207 |
| | 45 to 64 | 169 | 155 | 214 |
| | 65 and upwards | 152 | 183 | 212 |
| First 6 Months | 16 to 44 | 153 | 151 | 192 |
| | 45 to 64 | 135 | 125 | 162 |
| | 65 and upwards | 122 | 88 | 89 |
| After 2 Years | 16 to 44 | 472 | 314 | 469 |
| | 45 to 64 | 329 | 286 | 426 |
| | 65 and upwards | 212 | 331 | 414 |

It appears that in the first two periods of life the sickness of Group E is heavier than that of Group F, the latter being much the higher in the last period, *i.e.*, from the age of 65 to the end of life. Group E, however, includes the comparatively limited number of 27,142 years of life, and is therefore too small to stand alone. Group F includes about four times the quantity of data, and the amalgamation of the two groups would present results approximating to those of Group F, and at the same time affording a fair measure of the liabilities of Group E. These two groups have accordingly been combined.

The comparative statement on page 43 exhibits the relationship of the actual sickness claims to the Standard expectation for "All Periods of Sickness," "First 6 Months," and "After 2 Years," in each of the ultimate groups as obtained by the amalgamations above explained. The differences between the ratios of the several groups are very distinct.

Group G (Mining), which includes the large number of 175,186 years of life, stands apart from the other groups in the extent of sickness liability which it exhibits at every period of life and at every stage of the sickness claim. In Table C, which contains an abstract of the original data obtained from the cards in respect of the several classes into which the experience was ultimately divided,

the facts relating to Group G have been given, but monetary tables for the group have not been prepared. It is obvious that tables of values of benefits based upon the experience of this group would be of very limited utility. The contributions calculated on such experience would apparently approximate to double the amounts provided by the ordinary tables at present used by the Manchester Unity, and to 50 per cent. above the rates of the present "Hazardous Occupation Tables" of the Society, which are based upon the "Miners and Colliers" Experience of 1866–70. It is believed that it would be found impossible to enforce such a great increase of contributions.

| | Ages. | Percentage of Actual Sickness to Standard Expectation. | | | |
|---|---|---|---|---|---|
| | | Group A, H, J. | Group B, C, D. | Group E, F. | Group G. |
| All Periods of Sickness (combined) | 16 to 44 | 109 | 131 | 162 | 207 |
| | 45 to 64 | 116 | 144 | 157 | 214 |
| | 65 and upwards | 137 | 157 | 181 | 212 |
| First 6 Months | 16 to 44 | 102 | 124 | 151 | 192 |
| | 45 to 64 | 93 | 114 | 126 | 162 |
| | 65 and upwards | 80 | 83 | 91 | 89 |
| After 2 Years | 16 to 44 | 244 | 259 | 346 | 469 |
| | 45 to 64 | 225 | 282 | 292 | 426 |
| | 65 and upwards | 226 | 275 | 323 | 414 |

It appears, on a close consideration of the results of this portion of the enquiry, that the risks of the mining section will have to be dealt with by other means than increase of contributions alone. The accident risk is believed to constitute a serious portion of the liability, but probably does not wholly account for the extraordinary excess of claims which the enquiry reveals. The tabulated statement given above shows that in the "After 2 Years" period of sickness the claims are persistently more than 400 per cent. of the

Standard expectation, and this appears to indicate the existence of other causes than accident for a portion of the protracted claims brought by the mining section. So far as the accident liability is concerned, the position of the miners is understood to have been improved by the Workmen's Compensation Act, 1897, and it does not appear unreasonable that, to the extent that these members are provided for by the statute, the Society should now relieve itself from the responsibility of providing the sickness benefit. The information at command is not sufficient to show the value of the relief this limitation would afford, but it would certainly be considerable. In the best interests of the mining section of the Society—numbering fully 40,000 members—this partial solution of the problem is submitted for the consideration of the Order. It is to be feared that, unless exceptional measures are adopted, the preservation of the majority of the lodges affected by the mining liability will prove an impossible task.

The necessity for action in the direction indicated is not confined to the mining section. It is in great measure obvious, and it will be proved at a later stage, that the contributions required to meet the liability under Groups E and F are much in excess of what the Society has hitherto regarded as "Hazardous Occupation" rates, and it is reasonable to assume that some part of the heavy liability thus indicated is due to claims arising in respect of accidents of occupation. The Legislature has deliberately cast upon the employer in many industries the duty of providing in part for the injured workman, and as an alternative to an increase of contributions which may well be deemed excessive—although in existing circumstances its necessity cannot be disputed—the Society may justifiably consider the propriety of withdrawing the sickness benefit in cases where the statutory disablement allowance is being received.

On proceeding to examine the Mortality experience with reference to Occupations as exhibited by Table B, the first significant feature will be found in the very low death-rates of Group A (Agricultural). The superior vitality of this group in all geographical areas and at all periods of life is clearly illustrated by the following comparison of the ratios of actual to

expected deaths in Group A and Group H (Miscellaneous Occupations—Rural) respectively :—

| Area. | Ages. | Percentage of Actual to Expected Deaths. | |
|---|---|---|---|
| | | Group A. | Group H. |
| 1 | 16 to 44 | 49 | 61 |
| | 45 to 64 | 63 | 81 |
| | 65 and upwards | 81 | 94 |
| 2 | 16 to 44 | 61 | 71 |
| | 45 to 64 | 74 | 107 |
| | 65 and upwards | 103 | 124 |
| 3 | 16 to 44 | 47 | 65 |
| | 45 to 64 | 75 | 86 |
| | 65 and upwards | 100 | 107 |

The financial influence of the mortality experience of a friendly society is far from unimportant. If the death-rates be uniformly *above* a common standard, a society will gain by its release from a proportion of the anticipated sickness benefit liability; but, on the other hand, it will lose, firstly, by the "premature" payment of death benefits and consequent loss of interest on the capital thus withdrawn, and secondly, by the contribution income gradually falling below the amount anticipated by the standard. If the death-rates be uniformly *below* a common standard, the effect on the finances will be in each case in the contrary direction to that of a heavy death-rate, the sickness claims being ultimately increased, the payment of the death benefits "postponed," and the anticipated interest and contribution income augmented. In either case the effect upon the sickness claims will be much greater than that upon the interest and contribution income. The net result of a high death-rate may be summed up, therefore, as diminution of liability, and that of a low death-rate as augmentation of liability.

The low death-rate of Group A is therefore serious in the possibilities of heavy sickness charges which it predicates, and a

special investigation of the effect of the longevity of this group could not fail to prove of interest and value. The scope of the present enquiry is, however, already wide, and cannot be conveniently enlarged, and this question, with others affecting limited classes of members, is reserved for future consideration.

On amalgamating the occupation groups as in the sickness experience, the following interesting figures are obtained:—

| Ages. | Percentage of Actual Deaths to Standard Expectation. | | | |
|---|---|---|---|---|
| | Group A, H, J. | Group B, C, D. | Group E, F. | Group G. |
| 16 to 44 . . | 64 | 73 | 72 | 70 |
| 45 to 64 . . | 88 | 95 | 95 | 108 |
| 65 and upwards . | 104 | 106 | 123 | 134 |

These ratios show a certain progressiveness in the death-rates coincident with the increase in the sickness liability, but the differences between the mortality experiences of the several divisions are proportionately much smaller than the corresponding differences between the sickness experiences.

On inspecting the mortality experience from another point of view, *i.e.*, with reference to geographical distribution (disregarding the element of occupations), considerable and symmetrical differences are found. Thus:—

| Ages. | Percentage of Actual Deaths to Standard Expectation. | | | |
|---|---|---|---|---|
| | Area 1. | Area 3. | Area 2. | Whole Society. |
| 16 to 44 . . | 61 | 68 | 75 | 66 |
| 45 to 64 . . | 79 | 92 | 112 | 90 |
| 65 and upwards . | 91 | 109 | 128 | 105 |

(In this comparison the order in which the experiences of Areas 2 and 3 are presented has been reversed for convenience of comparison, the death-rates of Area 2 being uniformly the higher.)

From this comparison it will be seen that the death-rates of Area 1 are considerably below the general average of the whole society, that those of Area 3 are slightly above such general average, and that those of Area 2 are considerably in excess of the average. The question thus arises whether it is of more importance to prepare the tables, so far as mortality is concerned, with reference to the geographical distribution of the data or with reference to the occupation groups into which the facts have been found to be separable so far as sickness is concerned; or, alternatively, whether it is necessary that both elements should enter into the distribution of the mortality data. For the purpose of determining this point the tabulated statements on page 48 were prepared.

"Distribution No. 1" is divided into three sections. The first gives the mortality ratios of the whole society; the second gives the ratios of the four groups into which the experience may be divided with reference to occupations; and the third gives the ratios of the three divisions, regulated by geographical areas, into which the experience of each of the four "Occupation" groups of the second section may be divided; thus giving twelve classes in all.

"Distribution No. 2" is also divided into three sections. The first repeats the mortality ratios of the whole society; the second gives the ratios of the three divisions into which the experience of the whole society may be apportioned with reference to geographical area; and the third gives the ratios of the subdivisions of each of these, distributed with reference to occupation; thus ultimately arriving again at twelve classes.

From this synopsis of the experience it appears that the clear differences between the death-rates of the three geographical areas (taking the experience of each area as a whole) are nearly always reproduced in the experience of the sections into which the several sets of "Area" data may be divided with respect to Occupations; see division 3 of Distribution No. 1.

This persistence of the phenomenon throughout the occupation divisions confirms the conclusion that there are substantial differences between the mortality experiences of certain geo-

## Table VI.

### Statement of Mortality Experience exhibiting Alternative Methods of dividing the Data by Occupation Groups and Geographical Areas respectively.

*The Figures given represent in every case the Percentage of Actual Deaths to Expected, the latter being calculated on the 1866–70 Standard.*

#### Distribution No. 1.

| Ages. | Whole Society. | | | | | | | | | | | | Ages. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 16 to 44 | 66 | | | | | | | | | | | | 16 to 44 |
| 45 ,, 64 | 90 | | | | | | | | | | | | 45 ,, 64 |
| 65 and upwards | 105 | | | | | | | | | | | | 65 and upwards |
| | Occupation Group. | | | | | | | | | | | | |
| | A, H, J. | | | B, C, D. | | | E, F. | | | G. | | | |
| 16 to 44 | 64 | | | 73 | | | 72 | | | 70 | | | 16 to 44 |
| 45 ,, 64 | 88 | | | 95 | | | 95 | | | 108 | | | 45 ,, 64 |
| 65 and upwards | 104 | | | 106 | | | 123 | | | 134 | | | 65 and upwards |
| | Geographical Area. | | | | | | | | | | | | |
| | 1 | 3 | 2 | 1 | 3 | 2 | 1 | 3 | 2 | 1 | 3 | 2 | |
| 16 to 44 | 59 | 66 | 75 | 70 | 73 | 83 | 75 | 71 | 72 | 91 | 69 | 66 | 16 to 44 |
| 45 ,, 64 | 76 | 90 | 112 | 87 | 101 | 115 | 79 | 93 | 119 | 159 | 102 | 107 | 45 ,, 64 |
| 65 and upwards | 90 | 107 | 126 | 92 | 113 | 147 | 103 | 122 | 142 | 150 | 127 | 143 | 65 and upwards |

#### Distribution No. 2.

| | Whole Society. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 16 to 44 | 66 | | | | | | | | | | | | 16 to 44 |
| 45 ,, 64 | 90 | | | | | | | | | | | | 45 ,, 64 |
| 65 and upwards | 105 | | | | | | | | | | | | 65 and upwards |
| | Geographical Area. | | | | | | | | | | | | |
| | 1 | | | 3 | | | 2 | | | | | | |
| 16 to 44 | 61 | | | 68 | | | 75 | | | | | | 16 to 44 |
| 45 ,, 64 | 79 | | | 92 | | | 112 | | | | | | 45 ,, 64 |
| 65 and upwards | 91 | | | 109 | | | 128 | | | | | | 65 and upwards |
| | Occupation Group. | | | | | | | | | | | | |
| | A, H, J. | B, C, D. | E, F. | G. | A, H, J. | B, C, D. | E, F. | G. | A, H, J. | B, C, D. | E, F. | G. | |
| 16 to 44 | 59 | 70 | 75 | 91 | 66 | 73 | 71 | 69 | 75 | 83 | 72 | 66 | 16 to 44 |
| 45 ,, 64 | 76 | 87 | 79 | 159 | 90 | 101 | 93 | 102 | 112 | 115 | 119 | 107 | 45 ,, 64 |
| 65 and upwards | 90 | 92 | 103 | 150 | 107 | 113 | 122 | 127 | 126 | 147 | 142 | 143 | 65 and upwards |

graphical areas, and that such differences are sufficient to receive attention in the preparation of monetary tables.

Alternatively, on examination of the first division of Distribution No. 1, it will be seen that whilst there are differences between the death-rates of the several occupation groups, the order of progression from minimum to maximum being generally (1) A, H, J ; (2) B, C, D ; (3) E, F ; (4) G ; as in the sickness experiences, such differences are not in all cases very pronounced, and are decidedly irregular. Division 3 of Distribution No. 2 shows a great increase in the irregularities when the facts are sub-divided with reference to occupations and geographical area together, and the ratios in respect of the important classes B, C, D, and E, F interchange places so frequently as to create doubt as to whether, on the whole, any real difference prevails between the mortality experiences of these classes.

On a broad view of the facts, therefore, it appears that as between the two elements of geographical situation and occupation the former should chiefly be considered in the formation of monetary tables depending on mortality, and for the construction of the Life Tables the geographical distribution of the data has been adopted accordingly.

The question of distribution by geographical area and occupations combined may be somewhat summarily dealt with. Desirable, possibly, in theory, such an elaborate division, involving the construction of twelve mortality tables and the preparation of a complete set of monetary values for each of those tables, would have proved such a lengthy task, and would have resulted in the ultimate production of such a large number of tables, that it could not be entered on.

It is unlikely that the deviations from theoretical exactness resulting from the use of the general average table prepared for each area will be considerable, for effect having been given to the element of situation, the most important factor (so far as mortality is concerned) has been recognised, and the variations arising from occupation causes must be of comparative insignificance.

Returning to the sickness experience (as to which the reader may be reminded that occupation has been proved to exercise a most important influence), it is of interest to consider the incidence of the claims with respect to the element of situation, in contrast with that of occupation, and for this purpose the subjoined tables

## Statements of Sickness Experience exhibiting Alternative Methods of dividing the Data by Occupation Groups and Geographical Areas respectively.

*The Figures given represent in every case the Percentage of Actual Weeks to Expected Weeks of Sickness, the latter being calculated on the* 1866–70 *Standard.*

### Table VII.

### ALL PERIODS OF SICKNESS.

#### Distribution No. 1.

| Ages. | Whole Society. | | | | | | | | | | | | Ages. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 16 to 44 | 121 | | | | | | | | | | | | 16 to 44 |
| 45 ,, 64 | 126 | | | | | | | | | | | | 45 ,, 64 |
| 65 and upwards | 142 | | | | | | | | | | | | 65 and upwards |
| | Occupation Group. | | | | | | | | | | | | |
| | A, H, J. | | | B, C, D. | | | E, F. | | | G. | | | |
| 16 to 44 | 109 | | | 131 | | | 162 | | | 207 | | | 16 to 44 |
| 45 ,, 64 | 116 | | | 144 | | | 157 | | | 214 | | | 45 ,, 64 |
| 65 and upwards | 137 | | | 157 | | | 181 | | | 212 | | | 65 and upwards |
| | Geographical Area. | | | | | | | | | | | | |
| | 1 | 3 | 2 | 1 | 3 | 2 | 1 | 3 | 2 | 1 | 3 | 2 | |
| 16 to 44 | 113 | 111 | 97 | 132 | 134 | 120 | 165 | 164 | 153 | 180 | 217 | 184 | 16 to 44 |
| 45 ,, 64 | 118 | 122 | 103 | 146 | 145 | 134 | 145 | 168 | 142 | 221 | 222 | 192 | 45 ,, 64 |
| 65 and upwards | 140 | 144 | 120 | 157 | 163 | 142 | 172 | 197 | 151 | 216 | 229 | 175 | 65 and upwards |

#### Distribution No. 2.

| | Whole Society. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 16 to 44 | 121 | | | | | | | | | | | | 16 to 44 |
| 45 ,, 64 | 126 | | | | | | | | | | | | 45 ,, 64 |
| 65 and upwards | 142 | | | | | | | | | | | | 65 and upwards |
| | Geographical Area. | | | | | | | | | | | | |
| | 1 | | | 3 | | | 2 | | | | | | |
| 16 to 44 | 118 | | | 129 | | | 109 | | | | | | 16 to 44 |
| 45 ,, 64 | 123 | | | 136 | | | 112 | | | | | | 45 ,, 64 |
| 65 and upwards | 143 | | | 152 | | | 125 | | | | | | 65 and upwards |
| | Occupation Group. | | | | | | | | | | | | |
| | A, H, J. | B, C, D. | E, F. | G. | A, H, J. | B, C, D. | E, F. | G. | A, H, J. | B, C, D. | E, F. | G. | |
| 16 to 44 | 113 | 132 | 165 | 180 | 111 | 134 | 164 | 217 | 97 | 120 | 153 | 184 | 16 to 44 |
| 45 ,, 64 | 118 | 146 | 145 | 221 | 122 | 145 | 168 | 222 | 103 | 134 | 142 | 192 | 45 ,, 64 |
| 65 and upwards | 140 | 157 | 172 | 216 | 144 | 163 | 197 | 229 | 120 | 142 | 151 | 175 | 65 and upwards |

# Table VIII.

## FIRST SIX MONTHS OF SICKNESS.

### Distribution No. 1.

| Ages. | Whole Society. | Ages. |
|---|---|---|
| 16 to 44 | 112 | 16 to 44 |
| 45 ,, 64 | 100 | 45 ,, 64 |
| 65 and upwards | 81 | 65 and upwards |

| Ages. | Occupation Group. | | | | Ages. |
|---|---|---|---|---|---|
| | A, H, J. | B, C, D. | E, F. | G. | |
| 16 to 44 | 102 | 124 | 151 | 192 | 16 to 44 |
| 45 ,, 64 | 93 | 114 | 126 | 162 | 45 ,, 64 |
| 65 and upwards | 80 | 83 | 91 | 89 | 65 and upwards |

| Ages. | Geographical Area. | | | | | | | | | | | | Ages. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 | 3 | 2 | 1 | 3 | 2 | 1 | 3 | 2 | 1 | 3 | 2 | |
| 16 to 44 | 104 | 103 | 94 | 124 | 127 | 118 | 155 | 152 | 143 | 162 | 203 | 174 | 16 to 44 |
| 45 ,, 64 | 93 | 95 | 89 | 112 | 119 | 114 | 119 | 128 | 130 | 156 | 167 | 151 | 45 ,, 64 |
| 65 and upwards | 78 | 80 | 83 | 82 | 82 | 87 | 83 | 91 | 98 | 78 | 91 | 88 | 65 and upwards |

### Distribution No. 2.

| Ages. | Whole Society. | Ages. |
|---|---|---|
| 16 to 44 | 112 | 16 to 44 |
| 45 to 64 | 100 | 45 ,, 64 |
| 65 and upwards | 81 | 65 and upwards |

| Ages. | Geographical Area. | | | Ages. |
|---|---|---|---|---|
| | 1 | 3 | 2 | |
| 16 to 44 | 109 | 120 | 105 | 16 to 44 |
| 45 ,, 64 | 97 | 106 | 96 | 45 ,, 64 |
| 65 and upwards | 78 | 81 | 84 | 65 and upwards |

| Ages. | Occupation Group. | | | | | | | | | | | | Ages. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | A, H. J. | B, C, D. | E, F. | G. | A, H. J. | B, C, D. | E, F. | G. | A. H. J. | B, C, D. | E, F. | G. | |
| 16 to 44 | 104 | 124 | 155 | 162 | 103 | 127 | 152 | 203 | 94 | 118 | 143 | 174 | 16 to 44 |
| 45 ,, 64 | 93 | 112 | 119 | 156 | 95 | 119 | 128 | 167 | 89 | 114 | 130 | 151 | 45 ,, 64 |
| 65 and upwards | 78 | 82 | 83 | 78 | 80 | 82 | 91 | 91 | 83 | 87 | 98 | 88 | 65 and upwards |

# Table IX.

## SICKNESS AFTER THE FIRST TWO YEARS.

### Distribution No 1.

| Ages. | Whole Society. | Ages. |
|---|---|---|
| 16 to 44 | 264 | 16 to 44 |
| 45 ,, 64 | 243 | 45 ,, 64 |
| 65 and upwards | 238 | 65 and upwards |

| | Occupation Group. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | A, H, J. | | | B, C, D. | | | E, F. | | | G. | | | |
| 16 to 44 | 244 | | | 259 | | | 346 | | | 469 | | | 16 to 44 |
| 45 ,, 64 | 225 | | | 282 | | | 292 | | | 426 | | | 45 ,, 64 |
| 65 and upwards | 226 | | | 275 | | | 323 | | | 414 | | | 65 and upwards |
| | Geographical Area. | | | | | | | | | | | | |
| | 1 | 3 | 2 | 1 | 3 | 2 | 1 | 3 | 2 | 1 | 3 | 2 | |
| 16 to 44 | 272 | 244 | 166 | 277 | 257 | 154 | 354 | 352 | 313 | 294 | 510 | 421 | 16 to 44 |
| 45 ,, 64 | 236 | 242 | 169 | 302 | 268 | 226 | 257 | 344 | 201 | 400 | 448 | 367 | 45 ,, 64 |
| 65 and upwards | 236 | 242 | 181 | 280 | 284 | 227 | 320 | 372 | 222 | 458 | 463 | 307 | 65 and upwards |

### Distribution No 2.

| | Whole Society. | |
|---|---|---|
| 16 to 44 | 264 | 16 to 44 |
| 45 ,, 64 | 243 | 45 ,, 64 |
| 65 and upwards | 238 | 65 and upwards |

| | Geographical Area. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 | | | | 3 | | | | 2 | | | | |
| 16 to 44 | 276 | | | | 280 | | | | 194 | | | | 16 to 44 |
| 45 ,, 64 | 246 | | | | 269 | | | | 186 | | | | 45 ,, 64 |
| 65 and upwards | 243 | | | | 260 | | | | 189 | | | | 65 and upwards |
| | Occupation Group. | | | | | | | | | | | | |
| | A, H, J. | B, C, D. | E, F. | G. | A, H, J. | B, C, D. | E, F. | G. | A, H, J. | B, C, D. | E, F. | G. | |
| 16 to 44 | 272 | 277 | 354 | 294 | 244 | 257 | 352 | 510 | 166 | 154 | 313 | 421 | 16 to 44 |
| 45 ,, 64 | 236 | 302 | 257 | 400 | 242 | 268 | 344 | 448 | 169 | 226 | 201 | 367 | 45 ,, 64 |
| 65 and upwards | 236 | 280 | 320 | 458 | 242 | 284 | 372 | 463 | 181 | 227 | 222 | 307 | 65 and upwards |

have been prepared. These are in the form adopted for the exhibition of the mortality experience, and show the ratios of actual to expected sickness for "All Periods," "First 6 Months," and "After 2 Years" of sickness respectively. The experience of the intermediate periods—"Second 6 Months" and "Second 12 Months"—need not be specially considered at this stage.

The first section of Distribution No. 1, Tables VII., VIII., and IX., gives the sickness ratios for the whole Society, the second section gives the ratios for the four occupation groups into which primarily the experience has been divided, and the third gives the ratios for each of the twelve sub-classes which have been obtained by dividing the occupation groups with reference to geographical situation.

There would seem to be no reason for anticipating a material difference between the sickness claims of one part of the country and those of another; and on examination of the ratios of these sub-classes it will be found that, as a fact, there is little difference between the experiences of Areas 1 and 3. Group A, H, J, in Table VII., for example, shows, for ages 16 to 44, 113 per cent. of the standard in Area 1, and 111 per cent. in Area 3; for ages 45 to 64, 118 per cent. in Area 1, and 122 per cent. in Area 3; and for ages 65 and upwards, 140 per cent. in Area 1, and 144 per cent. in Area 3. Group B, C, D shows similar features. The differences of the subdivisions of Groups E, F and G are rather more pronounced, the sickness rates of Area 3 being, as a rule, somewhat higher than those of Area 1. This is probably attributable to the circumstance that the mining and metal working risks of South Wales and the North of England are appreciably greater than those of the minor centres of these industries to be found in Area 1. The years of life at risk in respect of Group E, F, in Area 3, are 1½ times as numerous as those of the corresponding group in Area 1; Group G, in Area 3, is 8½ times the size of the corresponding group in Area 1.

The figures presented by the second section of "Distribution No. 2" of each of these Tables appear to indicate that the sickness experience of Area 3 is generally heavier than that of Area 1; but an examination of the ratios exhibited by the third section of "Distribution No. 1" and "Distribution No. 2" disproves the existence of such a general difference; the discrepancy between the aggregate results must, therefore, be assumed to be due to the presence, in Area 3, of a larger proportion of data referring to

Groups B to G than is the case in Area 1. This interpretation of the difference is the correct one, as will be seen by the following comparison of the distribution of the membership, that is, of the "exposures to risk," between the several occupation groups in the two areas. The percentages relating to Area 2 and the Whole Society are added to make the comparison complete:—

TABLE X.

RELATIVE DISTRIBUTION OF THE MEMBERSHIP IN EACH AREA AND IN THE WHOLE SOCIETY WITH REFERENCE TO OCCUPATIONS.

| Group. | Area 1. | Area 2. | Area 3. | Whole Society. |
|---|---|---|---|---|
| | *Per cent.* | *Per cent.* | *Per cent.* | *Per cent.* |
| A, H, J, . | 82·7 | 80·2 | 72·6 | 78·5 |
| B, C, D, . | 13·3 | 6·5 | 10·5 | 11·2 |
| E, F, . | 2·9 | 5·0 | 6·2 | 4·5 |
| G, . . | 1·1 | 8·3 | 10·7 | 5·8 |
| | 100·0 | 100·0 | 100·0 | 100·0 |

From this comparison it appears that whereas in Area 1 the ordinary occupations—Group A, H, J—comprised 82·7 per cent. of the membership, and the "Hazardous Occupations"—Groups E, F and G—4·0 per cent., the same groups in Area 3 comprised 72·6 and 16·9 per cent. of the membership respectively; thus clearly showing that the excess in the aggregate sickness rates of Area 3 is to be attributed to the circumstance that hazardous occupations enter into the experience of that area in greater proportion than into the experience of Area 1.

In view of the close agreement between the experiences of like occupation groups in Areas 1 and 3, as shown by Table VII., the ratios drawn from the experience of Area 2 present a somewhat remarkable appearance. This area, it will be remembered, shows a much heavier mortality experience than that of either Area 1 or Area 3, but the sickness experience is distinctly lower than that of either of the other areas. In Group A, H, J, at the first set of ages, the percentage of the standard is 97 against 113 in Area 1, and 111

in Area 3; at the second set of ages the percentage is 103 against 118 and 122 in Areas 1 and 3 respectively; and in the third set of ages the percentage is 120 against 140 and 144. The same feature is observed in the experience of Groups B, C, D, E, F and G, and the difference, in the case of each group, is as clearly defined as it is in Group A, H, J.

It is thus established that the sickness claims of Area 2 are lighter than those of the other part of the country, and that the difference is traceable through all classes of occupation and all periods of life.

The combination of a high rate of mortality and a low rate of sickness which has thus been proved to exist is very singular; there is reason to believe that it is not confined to the Manchester Unity, but is the general experience of friendly societies in the large and thickly-populated textile districts of Lancashire and the West Riding of Yorkshire, which, in this enquiry, have been designated Area 2.

It will be seen, on examination of Tables VIII. and IX., referring to the periods of sickness "First 6 Months" and "After 2 Years," that the difference between the sickness experiences of Areas 1–3 and Area 2 is more pronounced, on the whole, in the protracted cases of sickness than in the attacks of short duration which fall within the first six months. There are understood to be no cases in the Manchester Unity in which the sickness benefits are arbitrarily stopped by operation of rule after any fixed period of claim, but a small number of branches in the endeavour to achieve financial soundness have adopted the practice—contrary to the advice of the leaders of the Society—of diminishing the sickness benefit to a small fraction of the full pay after periods of sickness varying from twelve months to two years. Excessive reductions of benefit may conceivably tend to diminish the rates of sickness by forcing members off the funds; and, as such cases are chiefly to be found in Area 2, it is possible that in this feature may be sought a reason for a portion of the differences in sickness rates under discussion. The branches concerned are, however, relatively few, and any peculiarities in their experience would have scarcely appreciable effect upon the general average; the feature under consideration is, therefore, not to be explained as the result of special limitations or restrictions on benefit-right.

In this connection the reader may be reminded that the experience of those branches which have adopted regulations calculated to distort what may be termed the normal law of sickness-claim has been excluded from the enquiry.

The comparatively heavy mortality rates of Area 2 are no less difficult to explain than the comparatively light sickness experience of this area. Density of population is, undoubtedly, an element affecting the mortality rates, as proved by the superior longevity of Rural life over that of the Urban class; and the experience of Area 2, containing as it does a greater proportion of Urban life than that of either Area 1 or Area 3, might, on this account, be expected to show the heaviest set of death-rates *in the aggregate.* But there would seem to be no adequate reason for anticipating a heavier mortality experience in the Urban section of Area 2 than in the like section of the other areas—that, for example, the death-rates in the Urban centres of Lancashire and Yorkshire should be higher than in the Metropolis, and the other Urban centres of Area 3; or for anticipating that the Rural death-rates of Area 2 would be higher than those of the Rural portions of the other areas. Such excesses in both the Urban and Rural death-rates of Area 2 do, however, exist; and they are common to all periods of life. In these circumstances, and without considering further as to the cause of the excess, it has been deemed necessary, as previously explained, to give effect to the experience by the construction of a Life Table applicable to Area 2.

The same reasons have led to the construction of the Life Table applicable to Area 3, the death-rates represented by which are lighter than those of Area 2, but heavier than those of Area 1.

Had not the necessity existed for differentiation between the experiences of the several occupation groups, it would, probably, have been advisable to combine with the mortality experience of Area 2 the sickness experience drawn from the same area. Critical examination of the ratios drawn from Table B, and the subsequent combination of groups, as already explained, showed, however, that occupation was the most important element of discrimination in sickness liability, and the limitations imposed by considerations of time and space, as well as of practical utility, demanded that this element should have weight in preference to that of geographical situation in the construction of sickness rates. This decision was

## Table XI.

### All Periods of Sickness, Rural and Urban Divisions of the several Occupation Groups.

### Percentage of Actual Sickness to Standard Expectation.

| Ages. | Occupation Group. | | | | | | | | | | | | | | Ages. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | B. | | C. | | D. | | E. | | F. | | G. | | Miscellaneous, H and J. | | |
| | Rural. | Urban. | Rural. | Urban. | Rural. | Urban. | Rural. | Urban. | Rural. | Urban. | Rural. | Urban. | Rural. | Urban. | |
| 16 to 44 | 128 | 133 | 128 | 163 | 118 | 134 | 173 | * 149 | 153 | 162 | 184 | 223 | 108 | 112 | 16 to 44 |
| 45 to 64 | 141 | 150 | 123 | 145 | 154 | 147 | 171 | 137 | 147 | 157 | 202 | 223 | 116 | 119 | 45 to 64 |
| 65 and upwards | 151 | 156 | 155 | 168 | 181 | 168 | 152 | 161 | 200 | 178 | 211 | 213 | 138 | 136 | 65 and upwards |

* This is an exceedingly small experience (1,344 years of life), and the results shown—apparently in favour of the Urban class—are therefore devoid of significance.

arrived at the more readily that the difference between the sickness experiences of Areas 1 and 3—unlike that between the mortality experiences of these areas—was found on a full examination to be so small that any discrimination between the sickness rates of such areas would have been barren of result so far as the monetary tables were concerned.

The aspect under which the experience has finally to be examined is that of locality, namely, Rural against Urban life. The figures in Table XI., taken from Table B, show that, so far as sickness is concerned, there is a persistent tendency in favour of the Rural as against the Urban class, but it will be agreed that such tendency is not sufficiently marked to require recognition in the preparation of standard tables.

More significant features are found when the mortality experience is examined with reference to this element. The following table shows the influence of locality as between rural and urban lodges in each geographical area, and conclusively demonstrates the superior prospect of length of life enjoyed by the rural class:—

TABLE XII.

| Ages. | Percentage of Actual Deaths to Standard Expectation. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Area 1. | | Area 2. | | Area 3. | | Whole Society. | |
| | Rural. | Urban. | Rural. | Urban | Rural. | Urban. | Rural. | Urban. |
| 16 to 44 | 59 | 69 | 70 | 77 | 62 | 72 | 61 | 72 |
| 45 to 64 | 77 | 83 | 100 | 118 | 86 | 96 | 82 | 99 |
| 65 and upwards | 90 | 95 | 120 | 133 | 106 | 111 | 98 | 115 |

Life Tables have been prepared from the experience of the above eight sections of data. Table XIII. presents an abstract of such tables, and shows out of 1,000 members entering observation at 16 years of age the number surviving at 25 years of age, and

## Table XIII.

Number of Members Living at the Ages shown of 1,000 entering observation at 16 years of Age; according to the several Life Tables prepared from the Sectional Experiences of the Manchester Unity of Oddfellows, 1893–97.

| Age. | Area 1. | | | Area 2. | | | Area 3. | | | Whole Society. | | | Age. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Rural. | Urban. | Rural and Urban combined. | Rural. | Urban. | Rural and Urban combined. | Rural. | Urban. | Rural and Urban combined. | Rural. | Urban. | Rural and Urban combined. | |
| | Number Living. | Number Living. | Number Living. | Number Living. | Number Living. | Number Living. | Number Living. | Number Living. | Number Living. | Number Living. | Number Living. | Number Living. | |
| 16 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 16 |
| 25 | 975 | 972 | 975 | 968 | 972 | 971 | 972 | 968 | 969 | 974 | 971 | 972 | 25 |
| 35 | 930 | 921 | 928 | 921 | 921 | 922 | 927 | 916 | 920 | 929 | 919 | 924 | 35 |
| 45 | 866 | 846 | 861 | 843 | 829 | 834 | 859 | 839 | 847 | 862 | 839 | 851 | 45 |
| 55 | 762 | 738 | 756 | 715 | 688 | 697 | 747 | 717 | 729 | 753 | 715 | 735 | 55 |
| 65 | 588 | 554 | 579 | 506 | 455 | 471 | 557 | 514 | 532 | 569 | 507 | 540 | 65 |
| 75 | 322 | 296 | 315 | 222 | 185 | 196 | 273 | 242 | 256 | 293 | 234 | 266 | 75 |
| 85 | 77 | 62 | 74 | 36 | 22 | 27 | 53 | 41 | 47 | 63 | 37 | 50 | 85 |
| 95 | 6 | 4 | 6 | 0 | 0 | 0 | 1 | 1 | 1 | 3 | 2 | 2 | 95 |

## Table XIV.

Average Duration of Life at Certain Ages; according to the several Life Tables prepared from the Sectional Experiences of the Manchester Unity of Oddfellows 1893–97.

| Age. | Area 1. | | | Area 2. | | | Area 3. | | | Whole Society. | | | Age. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Rural. | Urban. | Rural and Urban combined. | Rural. | Urban. | Rural and Urban combined. | Rural. | Urban. | Rural and Urban combined. | Rural. | Urban. | Rural and Urban combined. | |
| | Years. | Years. | Years. | Years. | Years. | Years. | Years. | Years. | Years. | Years. | Years. | Years. | |
| 16 | 49·25 | 47·94 | 48·92 | 46·12 | 44·71 | 45·15 | 47·88 | 46·39 | 47·01 | 48·46 | 46·23 | 47·41 | 16 |
| 25 | 41·38 | 40·19 | 41·05 | 38·48 | 36·85 | 37·37 | 40·11 | 38·74 | 39·33 | 40·62 | 38·48 | 39·62 | 25 |
| 35 | 33·14 | 32·11 | 32·86 | 30·16 | 28·59 | 29·07 | 31·79 | 30·64 | 31·15 | 32·35 | 30·33 | 31·40 | 35 |
| 45 | 25·20 | 24·48 | 25·01 | 22·48 | 21·15 | 21·56 | 23·89 | 22·98 | 23·38 | 24·44 | 22·73 | 23·63 | 45 |
| 55 | 17·88 | 17·26 | 17·73 | 15·53 | 14·40 | 14·74 | 16·65 | 15·96 | 16·28 | 17·17 | 15·72 | 16·50 | 55 |
| 65 | 11·57 | 11·18 | 11·48 | 9·65 | 9·04 | 9·23 | 10·49 | 10·15 | 10·33 | 10·95 | 9·98 | 10·51 | 65 |
| 75 | 6·84 | 6·39 | 6·75 | 5·68 | 5·06 | 5·26 | 6·14 | 5·81 | 5·98 | 6·44 | 5·67 | 6·09 | 75 |
| 85 | 4·13 | 3·84 | 4·10 | 3·07 | 2·97 | 3·06 | 3·21 | 3·21 | 3·21 | 3·68 | 3·48 | 3·57 | 85 |

at the end of each subsequent period of ten years. Table XIV. exhibits the "average duration of life"* at decennial intervals of age.

It thus appears that of 1,000 members entering observation at 16 years of age there are still living at 65

| | | |
|---|---|---|
| in Area 1 | Rural, | 588 |
| „ 2 | Rural, | 506 |
| „ 3 | Rural, | 557 |
| „ 1 | Urban, | 554 |
| „ 2 | Urban, | 455 |
| „ 3 | Urban, | 514 |

whilst the average duration of life at, for example, thirty-five years of age is

| | | |
|---|---|---|
| in Area 1 | Rural, | 33·14 years |
| „ 2 | Rural, | 30·16 „ |
| „ 3 | Rural, | 31·79 „ |
| „ 1 | Urban, | 32·11 „ |
| „ 2 | Urban, | 28·59 „ |
| „ 3 | Urban, | 30·64 „ |

These figures demonstrate with more force than words the influence of locality and surroundings on the duration of human life. It is proved by statistical evidence of the clearest kind that of 1,000 males who attain to sixteen years of age, and who are resident in the rural portions of the broad expanse of country designated Area 1 (and which contains but little of the manufacturing element), as many as 588 will still be surviving when the age of sixty-five is reached. On the other hand, of 1,000 males attaining to the age of sixteen years, and residing in the towns of the textile-manufacturing "Area 2," no more than 455 will attain to the age of sixty-five. To state the facts in a slightly different way, it appears that the average duration of life at thirty-five years of age is 33·14 years in the rural parts of Area 1, whilst it is no more than 28·59 years amongst the urban dwellers of Area 2. These are eloquent figures, and fruitful in their suggestiveness, but the present enquiry is concerned solely with their financial significance. This is considerable enough: the values of annuities in old age, and no less of sick pay in old age, will be considerably greater in Area 1 than in Area 2, and full compensation for the excess is hardly to be expected to accrue from the lower

* Sometimes termed the "Expectation of Life" or "After-Life."

cost of death benefits and from the excess in the amount of contributions receivable over the whole of life in Area 1, as compared with Area 2. Certain figures will be given later in illustration of the financial effect of this feature.

The several bodies of data into which the sickness and mortality experience was finally resolved are exhibited by Tables C and D (pp. 160–213). Table C is in four parts, the first referring to Area 1, the second to Area 2, the third to Area 3, and the fourth to the whole Society. Each part of the table is divided into three sections; these referring respectively to the Rural, the Urban, and the Combined Experience of the area.

The columns show, for each age, the number of years of life at risk during the period, the number of deaths, the unadjusted death-rate, and the adjusted death-rate. The adjusted death-rates are obtained by applying to the unadjusted rates a process of graduation, with the object of reducing accidental irregularities and inconsistencies at individual ages. The formula chosen for the graduation of the rates of mortality is as follows:—

$$u'_0 = \frac{1}{350}\Big\{ 60u_0 + 57(u_{-1}+u_{+1}) + 47(u_{-2}+u_{+2}) + 33(u_{-3}+u_{+3}) + 18(u_{-4}+u_{+4}) + 6(u_{-5}+u_{+5}) - 2(u_{-6}+u_{+6}) - 5(u_{-7}+u_{+7}) - 5(u_{-8}+u_{+8}) - 3(u_{-9}+u_{+9}) - (u_{-10}+u_{+10}) \Big\}$$

In the application of this formula the accented value of $u$ on the left hand side of the equation is the graduated value, and the several values on the right hand side are obtained from the series of unadjusted values of the function—in this case the ungraduated rate of mortality. The reliability of the graduated rates has been tested throughout by multiplying the "Exposed to risk" at each age into the graduated rate of mortality, and so ascertaining whether the "Expected Deaths" obtained by the use of the graduated rates agree closely with the "Actual Deaths," from which the unadjusted death-rates were calculated. This condition has been satisfied in all cases.

It will not be out of place to say that the graduation of the sickness and mortality rates has been the subject of most searching examination, and that in several instances the original or rough rates were graduated by several processes. A circumstance which is much in favour of the formula chosen for the graduation of the rates of mortality is that it produces a series of values very

closely corresponding with those brought out by the application of the "graphic" method.

The "Life Tables" based upon the data contained in Table C are to be found in Tables 1 to 12 (pp. 226–249). These show for each section of the data the number of members surviving at each age of 100,000 entering observation on the sixteenth birthday, the number of such members dying in each year of age, the probabilities of living throughout the year and dying during the year respectively, and the "average duration of life" at the age. The Life Tables applicable to the several sections are as follows:—

| | | |
|---|---|---|
| Table | 1 | Area 1 Rural |
| „ | 2 | „ 1 Urban |
| „ | 3 | „ 1 Rural and Urban combined |
| „ | 4 | „ 2 Rural |
| „ | 5 | „ 2 Urban |
| „ | 6 | „ 2 Rural and Urban combined |
| „ | 7 | „ 3 Rural |
| „ | 8 | „ 3 Urban |
| „ | 9 | „ 3 Rural and Urban combined |
| „ | 10 | All Areas Rural |
| „ | 11 | „ Urban |
| „ | 12 | „ Rural and Urban combined. |

The experience as to sickness is given in Table D (pp. 176–213), Part (1) of which refers to Occupation Group A, H, J; Part (2) to Group B, C, D; Part (3) to Group E, F; and Part (4) to Group G. Each part is divided into two sections, the years of life exposed to risk, number of claims, and weeks of sickness-claim at the successive periods of the attack being scheduled in section (*a*), and the annual proportion of members sick and the annual rates of sickness (in weeks)—unadjusted and adjusted—in section (*b*).

The formula principally used * for the graduation of the sickness rates as deduced from the original data is—

$$u'_0 = \frac{1}{320}\left\{ 74u_0 + 67(u_{-1}+u_{+1}) + 46(u_{-2}+u_{+2}) + 21(u_{-3}+u_{+3}) + 3(u_{-4}+u_{+4}) - 5(u_{-5}+u_{+5}) - 6(u_{-6}+u_{+6}) - 3(u_{-7}+u_{+7}) \right\}$$

The quantity which is designated "Proportion of Members Sick" calls for some consideration. For the arithmetical work of

* These formulæ were obtained by the application of the Theory of Finite Differences. A more powerful formula involving nineteen terms was used for the graduation of Group E, F, the rates of which in some parts were rather irregular, and a simple formula involving eleven terms only was used to graduate the quantity "Proportion of Members Sick."

valuing the liabilities of a friendly society, or in calculating rates of contribution, it is only necessary, so far as sickness is concerned, to have the average quantity of sickness per member per annum at each of the periods into which, by the rules, the benefit is divided. When, however, the task in hand is that of analysing a Society's experience and comparing it with a given standard—always a most important operation—it is advisable to have available some instrument by which to test the nature of any deviations from the standard which may be discovered; in other words, the means to determine whether an excess of sickness cost arises from an abnormally high number of claims or from an abnormally prolonged average period of claim. Such an instrument is to be found in a standard "Proportion of Members Sick," obtained by dividing the number of claims for sick pay at each age by the number of exposures to risk at the age.

The purpose of this factor will be sufficiently served by the tabulation of the numbers of claims arising in the periods "First 2 Years," "After 2 Years," and "All Periods." The third of these is not identical with the total of the first two, as the members passing out of the period "First 2 Years" into that of "After 2 Years" during a given calendar year, would be scheduled as one in each of these periods, but only as one in the "All Periods" column; this will sufficiently explain what might appear to be an anomaly.*

The tabulation of these proportions renders it possible to make some investigation into the nature of the differences which have been proved to exist between the sickness experiences of the several occupation groups into which the data have been divided. Taking for this purpose the claims as scheduled for "All Periods," the following comparative statements have been compiled:—

* Another apparent anomaly may be found in the fact that at some of the later ages the proportion of claims exceeds unity. It will, however, be remembered that at an earlier stage it was explained that in the calculation of the numbers exposed to risk of sickness the members dying in each year of age were assumed to be at risk for six months in the final year; the effect of this being that one year of life at a very advanced age may be made up of the experience of two members, each of whom died in the year, and each after making a sickness claim. In such a case the proportion of claims would be equal to two, this being the highest value which the proportion can take. The case thus cited is obviously an extreme one, but it will serve to illustrate the method of calculating the "exposed to risk," and it will explain all entries in excess of unity in the column "Proportion of Members Sick." It was thought better when preparing the "Proportion of Members Sick," to make use of the already existing "Exposed to Risk of Sickness," than to complicate matters by the calculation of a further set of exposures. This is a point to be kept in mind in using the tables.

## Table XV.

The Number of Members Sick in a year amongst 100 Members Exposed to risk.

| Ages. | Group A, H, J. | Group B, C, D. | Group E, F. | Group G. | Whole Society. |
|---|---|---|---|---|---|
| 16 to 19 | 26·02 | 31·42 | 38·14 | 41·42 | 28·66 |
| 20 „ 24 | 22·45 | 26·53 | 32·86 | 38·15 | 24·45 |
| 25 „ 29 | 21·37 | 26·12 | 31·88 | 38·61 | 23·49 |
| 30 „ 34 | 21·51 | 26·35 | 32·34 | 39·09 | 23·62 |
| 35 „ 39 | 21·81 | 27·51 | 33·36 | 39·78 | 24·08 |
| 40 „ 44 | 23·27 | 28·38 | 34·64 | 41·67 | 25·48 |
| 45 „ 49 | 24·80 | 30·87 | 36·80 | 44·57 | 27·06 |
| 50 „ 54 | 27·35 | 33·58 | 38·09 | 47·46 | 29·51 |
| 55 „ 59 | 31·57 | 38·40 | 43·44 | 51·47 | 33·70 |
| 60 „ 64 | 37·56 | 44·62 | 51·51 | 59·34 | 39·81 |
| 65 „ 69 | 47·44 | 52·94 | 59·85 | 68·17 | 49·21 |
| 70 „ 74 | 59·02 | 67·22 | 70·78 | 77·82 | 60·60 |
| 75 „ 79 | 71·99 | 77·45 | 84·48 | 87·10 | 73·18 |
| 80 „ 84 | 84·28 | 87·10 | 99·49 | 98·02 | 85·15 |
| 85 and upwards | 93·48 | 96·40 | 100·00 | 86·36 | 94·01 |

## Table XVI.

Average Number of Weeks of Sickness Claim to every Member Sick during a year.

| Ages. | Group A, H, J. | Group B, C, D. | Group E, F. | Group G. | Whole Society. |
|---|---|---|---|---|---|
| 16 to 19 | 3·13 | 3·00 | 3·49 | 3·59 | 3·20 |
| 20 „ 24 | 3·66 | 3·59 | 3·64 | 3·83 | 3·67 |
| 25 „ 29 | 4·07 | 3·82 | 4·07 | 4·30 | 4·07 |
| 30 „ 34 | 4·49 | 4·45 | 4·51 | 4·67 | 4·51 |
| 35 „ 39 | 5·22 | 5·27 | 4·98 | 5·67 | 5·25 |
| 40 „ 44 | 6·21 | 6·14 | 6·13 | 6·47 | 6·22 |
| 45 „ 49 | 7·30 | 7·46 | 6·97 | 7·74 | 7·34 |
| 50 „ 54 | 9·28 | 9·36 | 8·30 | 10·21 | 9·31 |
| 55 „ 59 | 11·89 | 11·91 | 11·51 | 12·55 | 11·94 |
| 60 „ 64 | 15·57 | 16·06 | 16·08 | 18·42 | 15·84 |
| 65 „ 69 | 21·10 | 22·30 | 22·85 | 25·02 | 21·51 |
| 70 „ 74 | 28·25 | 29·62 | 31·86 | 34·12 | 28·72 |
| 75 „ 79 | 34·03 | 35·46 | 36·40 | 38·80 | 34·36 |
| 80 „ 84 | 37·70 | 38·94 | 38·82 | 40·30 | 37·90 |
| 85 and upwards | 38·61 | 39·12 | 45·02 | 43·16 | 38·87 |

It will be seen from Table XV. that the proportion of members sick during any year varies with the occupation, and that the differences in the "risk of incapacity," as it may be termed, in the several occupation groups, are remarkably regular at nearly all periods of life. Thus to take, for example, the ages 40 to 44 (though any other ages will serve the purpose equally well), the proportion of members sick in a year is in Group A, H, J 23·27 per cent., in Group B, C, D 28·38 per cent., in Group E, F 34·64 per cent., and in Group G 41·67 per cent.

On turning to Table XVI. it is found that the average length of sickness during the year at these ages (40–44) is, for each member sick, in Group A, H, J 6·21 weeks, in Group B, C, D 6·14 weeks, in Group E, F 6·13 weeks, and in Group G 6·47 weeks. There is thus a considerable difference between the relative numbers of members sick in the several occupation groups, but very little difference between the average length of claim; so leading to the conclusion that the excess of liability, in the groups which have been found to bring heavy sickness cost, is due to the claims in such groups being more numerous than in the other sections of the Society, rather than to the attacks of sickness lasting, on the average, for longer periods. This conclusion is an interesting outcome of the tables, and may suggest practical measures when the means of providing for the extra liability of the less healthy occupation groups come to be considered.

Another interesting result is disclosed by Tables XV. and XVI. It was established by the first of the Society's investigations, that the rate of sickness per member increased with age, but the materials for analysing the nature of the increase have been lacking hitherto. It is now proved that the increase which sets in at about 30 years of age, and continues to the end of life, is a compound quantity—that the claims not only become more numerous as age advances, but also endure for longer periods; Table XV. shows that in any age group the percentage of members sick rises steadily from about 30 years of age to the extremity of life, whilst Table XVI. shows equal regularity in the increase, with age, of the average annual duration of the sickness attack.

The slight decline in sickness which is exhibited by nearly all the groups between the ages, generally of 16 and 26, appears to be a new feature in the experience of the Manchester Unity. Tables

XV. and XVI. show that the excess of sickness at the youngest ages, as compared with the ages which immediately follow, is due to an excess in the number of members sick (Table XV.), and not to an excess in the average length of the attack. This last is, in fact, at its minimum at the youngest ages.

The conclusion to be drawn is that at the youngest ages there is a greater susceptibility to sickness than at the ages which immediately follow, the susceptibility constantly diminishing until it reaches its minimum at about the 26–27th years of life—but that amongst the youngest members the disorders giving rise to the sickness claims are slighter than those which affect the older members, and that recovery is consequently more rapid: the shorter duration of attack is not, however, sufficient to counteract the excess in the number of claims, and the unusual feature of a higher rate of sickness at age 20 than at, say, age 25 is therefore exhibited.

## General Features of the Graduated Rates of Sickness and Mortality.

The adjusted rates of Sickness and Mortality supply the basis of the Monetary Tables, and therefore call for examination and comparison. The summations of the rates exhibited in Tables XVII. to XX. will be found to supply the material for such examination, and to afford a broad indication of the differences of "risk" attributable, in the case of sickness, to occupation causes and, in the case of mortality, to geographical situation. Table XVII. refers to Sickness Claims and exhibits the sum of the sickness rates to age 74 in the periods "First 12 Months," "Second 12 Months," and "After 2 Years" of claim; Table XVII(*a*). applies to Group A, H, J; Table XVII(*b*). to Group B, C, D; Table XVII(*c*). to Group E, F; and Table XVII(*d*). to Group G. For the purpose of the latter group, no adjusted rates of sickness having been prepared, the ungraduated rates as deduced from the original data have been used. Table XVIII. gives the summation of the rates in respect of "All Sickness," without reference to period of attack, and shows in parallel columns the quantum of sickness in each of the Occupation Groups above named, in the combined "Whole Society" Experience, and in the like Experience of 1866–70. It will

be observed that in each Table the rates are summed in periods of ten years up to age 74.

Table XIX. gives the comparative quantity of Sickness in each of the Groups B, C, D; E, F; and G, taking 100 weeks of Group A, H, J as the Standard. If the latter group be regarded, as it fairly may, as the exposition of the Normal Experience, the contents of this Table will exhibit the percentages of extra risk in the several other trade-groups in each span of ten years of life.

The ratios of the "Whole Society" sickness rates, in comparison with those of Group A, H, J, are included in this Table, these showing the extent to which the sickness experience of the whole society is deflected from the "Normal" standard by the introduction of members engaged in occupations involving extra liability. These ratios obviously depend upon the relative numbers of members in Groups A, H, J, and B to G respectively, a circumstance which illustrates the difficulty of making comparisons between one standard of sickness and another. If in one case the proportion of occupations bringing the greater quantity of claims is higher than in another case, the general average of sickness will appear to be higher also; whereas, by the use of a proper method of comparison, treating each class of occupations separately, two such experiences may be found to present identical sickness rates.

COMPARATIVE SUMMATION OF SICKNESS EXPERIENCE IN THE SEVERAL OCCUPATION GROUPS OF THE MANCHESTER UNITY EXPERIENCE, 1893–97.

TABLE XVII(*a*).

| Ages. | Occupation Group A, H, J. Sum of the Sickness Rates experienced in passing through the Years of Life comprised within the Ages named. | | | | Ages. |
|---|---|---|---|---|---|
| | First 12 Months of Sickness. | Second 12 Months of Sickness. | Sickness after the First 2 Years. | All Sickness. | |
| | weeks | weeks | weeks | weeks | |
| 16 to 24 | 7·3 | 0·1 | 0·1 | 7·5 | 16 to 24 |
| 25 ,, 34 | 8·0 | 0·5 | 0·7 | 9·2 | 25 ,, 34 |
| 35 ,, 44 | 10·1 | 0·8 | 2·0 | 12·9 | 35 ,, 44 |
| 45 ,, 54 | 14·4 | 1·8 | 5·7 | 21·9 | 45 ,, 54 |
| 55 ,, 64 | 24·5 | 5·9 | 18·5 | 48·9 | 55 ,, 64 |
| 65 ,, 74 | 42·7 | 19·2 | 74·0 | 135·9 | 65 ,, 74 |
| Total, . | 107·0 | 28·3 | 101·0 | 236·3 | |

TABLE XVII(*b*).

| Ages. | Occupation Group B, C, D. Sum of the Sickness Rates experienced in passing through the Years of Life comprised within the Ages named. | | | | Ages. |
|---|---|---|---|---|---|
| | First 12 Months of Sickness. | Second 12 Months of Sickness. | Sickness after the First 2 Years. | All Sickness. | |
| | weeks | weeks | weeks | weeks | |
| 16 to 24 | 8·4 | 0·2 | 0·1 | 8·7 | 16 to 24 |
| 25 ,, 34 | 9·8 | 0·5 | 0·6 | 10·9 | 25 ,, 34 |
| 35 ,, 44 | 12·7 | 1·1 | 2·3 | 16·1 | 35 ,, 44 |
| 45 ,, 54 | 17·8 | 2·3 | 7·1 | 27·2 | 45 ,, 54 |
| 55 ,, 64 | 29·7 | 6·9 | 23·0 | 59·6 | 55 ,, 64 |
| 65 ,, 74 | 46·1 | 22·6 | 93·6 | 162·3 | 65 ,, 74 |
| Total, . | 124·5 | 33·6 | 126·7 | 284·8 | |

## Table XVII(*c*).

| Ages. | Occupation Group E, F. Sum of the Sickness Rates experienced in passing through the Years of Life comprised within the Ages named. | | | | Ages. |
|---|---|---|---|---|---|
| | First 12 Months of Sickness. | Second 12 Months of Sickness. | Sickness after the First 2 Years. | All Sickness. | |
| | weeks | weeks | weeks | weeks | |
| 16 to 24 | 11·0 | 0·2 | 0·2 | 11·4 | 16 to 24 |
| 25 „ 34 | 11·9 | 0·6 | 1·2 | 13·7 | 25 „ 34 |
| 35 „ 44 | 15·1 | 1·5 | 2·5 | 19·1 | 35 „ 44 |
| 45 „ 54 | 19·5 | 2·7 | 6·8 | 29·0 | 45 „ 54 |
| 55 „ 64 | 33·1 | 8·5 | 25·5 | 67·1 | 55 „ 64 |
| 65 „ 74 | 51·0 | 26·9 | 107·3 | 185·2 | 65 „ 74 |
| Total, . | 141·6 | 40·4 | 143·5 | 325·5 | |

## Table XVII(*d*).

| Ages. | Occupation Group G. Sum of the Sickness Rates experienced in passing through the Years of Life comprised within the Ages named. | | | | Ages. |
|---|---|---|---|---|---|
| | First 12 Months of Sickness. | Second 12 Months of Sickness. | Sickness after the First 2 Years. | All Sickness. | |
| | weeks | weeks | weeks | weeks | |
| 16 to 24 | 13·4 | 0·2 | 0·1 | 13·7 | 16 to 24 |
| 25 „ 34 | 15·5 | 0·7 | 1·2 | 17·4 | 25 „ 34 |
| 35 „ 44 | 19·2 | 1·6 | 4·1 | 24·9 | 35 „ 44 |
| 45 „ 54 | 26·8 | 3·9 | 11·0 | 41·7 | 45 „ 54 |
| 55 „ 64 | 41·2 | 11·8 | 35·8 | 88·8 | 55 „ 64 |
| 65 „ 74 | 50·1 | 28·3 | 145·1 | 223·5 | 65 „ 74 |
| Total, . | 166·2 | 46·5 | 197·3 | 410·0 | |

## Table XVIII.

Comparative Summation of Sickness Experience in the Several Occupation Groups of the Manchester Unity Experience, 1893–97, and in the Whole Society, 1893–97 and 1866–70.

**All Sickness irrespective of Period of Attack.**

| Ages. | Sum of the Sickness Rates experienced in passing through the Years of Life comprised within the Ages named. | | | | | | Ages. |
|---|---|---|---|---|---|---|---|
| | Group A, H, J, 1893–97. | Group B, C, D, 1893–97. | Group E, F, 1893–97. | Group G, 1893–97. | Whole Society, 1893–97. | Whole Society, 1866–70. (Ratcliffe.) | |
| | weeks | weeks | weeks | weeks | weeks | weeks | |
| 16 to 24 | 7·5 | 8·7 | 11·4 | 13·7 | 8·4 | 6·4 | 16 to 24 |
| 25 ,, 34 | 9·2 | 10·9 | 13·7 | 17·4 | 10·1 | 8·7 | 25 ,, 34 |
| 35 ,, 44 | 12·9 | 16·1 | 19·1 | 24·9 | 14·3 | 11·8 | 35 ,, 44 |
| 45 ,, 54 | 21·9 | 27·2 | 29·0 | 41·7 | 23·8 | 19·6 | 45 ,, 54 |
| 55 ,, 64 | 48·9 | 59·6 | 67·1 | 88·8 | 52·5 | 40·2 | 55 ,, 64 |
| 65 ,, 74 | 135·9 | 162·3 | 185·2 | 223·5 | 142·6 | 98·6 | 65 ,, 74 |
| Total, . | 236·3 | 284·8 | 325·5 | 410·0 | 251·7 | 185·3 | |

## Table XIX.

Quantity of Sickness in Various Occupation Groups and in the Whole Society *in Comparison* with 100 Weeks experienced by Group A, H, J, 1893–97.

| Ages. | Group A, H, J, 1893–97. | Group B, C, D, 1893–97. | Group E, F, 1893–97. | Group G, 1893–97. | Whole Society, 1893–97. | Ages. |
|---|---|---|---|---|---|---|
| | weeks | weeks | weeks | weeks | weeks | |
| 16 to 24 | 100 | 116 | 152 | 183 | 112 | 16 to 24 |
| 25 ,, 34 | 100 | 119 | 149 | 189 | 110 | 25 ,, 34 |
| 35 ,, 44 | 100 | 125 | 148 | 193 | 111 | 35 ,, 44 |
| 45 ,, 54 | 100 | 124 | 132 | 190 | 109 | 45 ,, 54 |
| 55 ,, 64 | 100 | 122 | 137 | 182 | 107 | 55 ,, 64 |
| 65 ,, 74 | 100 | 119 | 136 | 164 | 105 | 65 ,, 74 |

The figures contained in the last Table should be very instructive and are worthy of close consideration.

The summations of the rates of mortality in the several areas are exhibited in similar form to the sickness rates in Table XX.

## Table XX.

### Comparative Summation of Mortality Rates in the several Geographical Areas of the Manchester Unity Experience, 1893–97.

| Ages. | Sum of the Mortality Rates per cent. experienced in passing through the Years of Life comprised within the Ages named. | | | | Ages. |
|---|---|---|---|---|---|
| | Area 1. | Area 2. | Area 3. | Whole Society. | |
| 16 to 24 | 2·5 | 3·0 | 3·1 | 2·8 | 16 to 24 |
| 25 „ 34 | 4·9 | 5·2 | 5·2 | 5·1 | 25 „ 34 |
| 35 „ 44 | 7·5 | 10·0 | 8·3 | 8·2 | 35 „ 44 |
| 45 „ 54 | 12·9 | 17·8 | 14·9 | 14·5 | 45 „ 54 |
| 55 „ 64 | 26·3 | 38·4 | 31·1 | 30·4 | 55 „ 64 |
| 65 „ 74 | 58·9 | 83·7 | 70·2 | 68·4 | 65 „ 74 |

The growth of the practice of reducing benefits in the later stages of prolonged attacks of sickness invests with much importance that part of the enquiry which relates to the distribution of the claims over the several periods of attack. The Table which next follows is based upon Table D (pp. 176–213), and shows for certain ages the percentage of the whole quantity of sickness at the age which falls within each period of the attack from "First 3 Months" to "After 2 Years" respectively.

The rates applicable to Groups A, H, J; B, C, D; E, F; and G and the Whole Society are included in this Table, and the proportionate quantities of sickness indicated by the Experience of 1866–70 are also exhibited. For reasons previously given these last are probably not quite free from defect, the first periods containing a certain quantity of claims which would have been more appropri-

ately placed in the after-periods; and in order, therefore, that the apportionment of the new Experience may otherwise be tested, the corresponding relations deduced from the Experience of Registered Friendly Societies (1876–80) have been added.

## Table XXI.

Apportionment of Sickness Claims between the Several Periods of Attack, M.U. Experience, 1893–97; M.U. Experience, 1866–70; Registered Friendly Societies Experience, 1876–80.

| Age. | Period of Attack. | Percentage of Total Sickness at the Age falling within each Period of Attack. | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | M.U., 1893–97. | | | | | M.U., 1866–70. Whole Society. | Registered Friendly Societies, 1876–80. |
| | | Group A, H, J. | Group B, C, D, | Group E, F. | Group G. | Whole Society. | | |
| 20 | 1st 3 months | 85·6 | 85·0 | 83·1 | 83·4 | 84·7 | 86·7 | 79·4 |
| | 2nd 3 ,, | 8·0 | 7·7 | 8·5 | 9·8 | 8·3 | 7·8 | 8·0 |
| | ,, 6 ,, | 4·3 | 4·2 | 5·0 | 5·1 | 4·6 | 4·0 | 5·1 |
| | ,, 12 ,, | 1·6 | 2·0 | 2·7 | 1·7 | 2·0 | 1·1 | 4·7 |
| | After 2 years | ·5 | 1·1 | ·7 | ·0 | ·4 | ·4 | 2·8 |
| | | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 35 | 1st 3 months | 65·1 | 64·9 | 67·2 | 62·9 | 65·2 | 70·5 | 67·4 |
| | 2nd 3 ,, | 10·5 | 11·0 | 11·0 | 12·4 | 10·6 | 10·3 | 9·1 |
| | ,, 6 ,, | 7·7 | 7·8 | 7·5 | 9·2 | 7·6 | 7·5 | 6·3 |
| | ,, 12 ,, | 5·5 | 5·7 | 5·1 | 4·9 | 5·6 | 5·9 | 6·0 |
| | After 2 years | 11·2 | 10·6 | 9·2 | 10·6 | 11·0 | 5·8 | 11·2 |
| | | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 50 | 1st 3 months | 45·7 | 43·9 | 46·8 | 40·0 | 44·8 | 52·8 | 54·7 |
| | 2nd 3 ,, | 11·4 | 11·6 | 11·3 | 12·1 | 11·6 | 12·3 | 9·4 |
| | ,, 6 ,, | 9·4 | 9·5 | 9·9 | 11·0 | 9·6 | 10·6 | 7·3 |
| | ,, 12 ,, | 8·1 | 8·3 | 8·8 | 10·5 | 8·5 | 10·4 | 8·2 |
| | After 2 years | 25·4 | 26·7 | 23·2 | 26·4 | 25·5 | 13·9 | 20·4 |
| | | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

TABLE XXI.—*continued.*

| Age. | Period of Attack. | Percentage of Total Sickness at the Age falling within each Period of Attack. | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | M.U., 1893–97. | | | | | M.U., 1866–70. Whole Society. | Registered Friendly Societies, 1876–80. |
| | | Group A, H, J. | Group B, C, D. | Group E, F. | Group G. | Whole Society. | | |
| 65 | 1st 3 months | 21·0 | 19·3 | 18·7 | 15·0 | 20·4 | 33·9 | 29·6 |
| | 2nd 3 ,, | 9·3 | 9·1 | 9·1 | 7·7 | 9·1 | 11·9 | 9·7 |
| | ,, 6 ,, | 11·1 | 11·3 | 11·1 | 10·3 | 11·0 | 13·8 | 10·5 |
| | ,, 12 ,, | 13·5 | 14·5 | 14·8 | 14·5 | 13·8 | 16·7 | 12·2 |
| | After 2 years | 45·1 | 45·8 | 46·3 | 52·5 | 45·7 | 23·7 | 38·0 |
| | | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 80 | 1st 3 months | 5·7 | 4·2 | 4·6 | 3·2 | 5·5 | 12·3 | 8·6 |
| | 2nd 3 ,, | 4·2 | 3·7 | 3·1 | 1·7 | 4·0 | 6·9 | 4·9 |
| | ,, 6 ,, | 6·5 | 5·3 | 4·9 | 3·4 | 6·2 | 12·8 | 6·9 |
| | ,, 12 ,, | 10·8 | 10·1 | 7·5 | 7·2 | 10·6 | 18·0 | 11·2 |
| | After 2 years | 72·8 | 76·7 | 79·9 | 84·5 | 73·7 | 50·0 | 68·4 |
| | | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

If attention be given to the first column referring to Group A, H, J in Table XXI., it will be seen that of the sickness experienced at the age of 20 no less than 85·6 per cent. falls within the period "First 3 Months"; at age 35 the proportion of the total sickness falling within this period is reduced to 65·1 per cent., at age 50 to 45·7 per cent., at age 65 to 21·0 per cent., and at age 80 to 5·7 per cent. In contrast the claims in respect of sickness "After Two Years" represent no more than 0·5 per cent. of the total sickness experienced at age 20, but the percentage steadily rises to 11·2 at age 35, 25·4 at age 50, 45·1 at age 65, and no less than 72·8 at age 80. Sickness "After Twelve Months" represents 58·6 per cent. of all the sickness experienced at age 65, and 83·6 per cent. of all the sickness experienced at age 80.

It is thus again made clear that the liability resulting from protracted sickness is by far the heaviest burden which friendly societies have to meet in respect of their aged members.

The differences between the relative distributions of sickness (as to period of attack) in the several occupation groups will be

seen by comparing the several columns of Table XXI. with each other. On the whole there is no great difference save in Group G, which, at the later ages, shows a somewhat smaller proportion of short-period sickness, and correspondingly greater proportion of protracted sickness, than the other occupation groups. With slight and unimportant deviations from accuracy, the distribution of sickness into periods shown for the "Whole Society" (5th column of percentages) might be taken to represent the experience, as to distribution of claims, of every occupation group.

The comparison with the "Registered Friendly Societies Experience, 1876–80," shows that at 20 years of age the proportion of prolonged sickness was greater amongst the Friendly Societies than in the Manchester Unity (1893–97); at age 35 there is no material difference, but from age 50 onwards the comparison shows a contrary result from that obtaining at age 20, the new Manchester Unity Experience exhibiting a greater proportion of prolonged sickness, and a correspondingly smaller proportion of short-period sickness, than the Registered Friendly Societies Experience.

## Secessions.

This investigation would probably not be deemed complete without some reference to the subject of Secession. This is a persistent element in the experience of friendly societies, but exceptional care is demanded in dealing with it for financial purposes. Unlike sickness and mortality, the probability of secession, under ordinary conditions, is principally controlled by the duration of membership; a detailed analysis of withdrawals would show, as a rule, a rapid decrease of the rate of secession as the length of membership increased. In illustration of this, secession is well known to be a more prominent feature amongst the active branches which are constantly putting forth fresh exertions to increase their numerical strength, than amongst those which make no particular effort in this direction. Urban branches generally experience higher secession rates than those in the rural districts, probably because wages are higher. Financial reforms, however moderate, are generally found to be followed by secessions, the disturbance frequently not subsiding for several years. The state of trade is sometimes thought, rightly or not, to exercise a consider-

able influence in respect of withdrawals; and both prosperity and poverty—the former perhaps as frequently as the latter—would be found, on analysis, to be factors of almost any secession experience which could be collected.

It is thus probable that secessions are subject to a considerably wider range of variation than are either sickness or mortality; and, indeed, it is questionable whether secessions are reducible to such averages as are likely to be reproduced, over moderately short periods of time, in the future working of such comparatively small bodies as the branches of an affiliated Order. Should use be made of this element, however, for the purpose of determining the financial position of a friendly society, care should be taken to avoid the exaggeration of its effect by the employment of an aggregate secession rate, obtained by comparing the total number of secessions, at each age in a particular experience, with the total number of members under observation at such age. A rate so obtained reflects the experience of a body which is constantly being recruited by new admissions, and is quite unsuitable, therefore, for the process of valuation which is in the nature of a forecast of the future experience of the units composing an organisation on a particular date, without regard to the future experience amongst those who have yet to be admitted.

If it were desired to give exact effect to the element of duration of membership, in conjunction with that of age, it would be necessary to separately schedule the data referring to each age at entry; this would be a great undertaking, and would practically involve the abandonment of those enquiries into the effect of occupation and locality which have been found to yield the valuable results set forth in the preceding pages. Such an arrangement of the data cannot, therefore, be regarded as consistent with the more important purposes of this enquiry.

The appended monetary tables do not include the element of withdrawal, but it is possible that cases may occur wherein it is desired to estimate the probable influence of this element; and with the view of affording information which may then be needed, the secession experience of the Manchester Unity during the period covered by this investigation has been analysed in the form presented by Table XXII. The facts on which this table is based are scheduled in Table E (pp. 214–225).

On reference to Table XXII., it will be found that three sets of data have been compiled for the rural and urban sections respectively of each area, and that these exhibit the secession rates in groups of ages in respect of (*a*) the whole experience, (*b*) the experience beginning with the seventh calendar year of membership (thus excluding the calendar year of admission and the five following calendar years, and (*c*) the experience beginning with the twelfth calendar year of membership (the calendar year of admission and the ten following calendar years being thus excluded).

Section (*a*) of Table XXII. applies to Area 1; section (*b*) to Area 2; section (*c*) to Area 3; and section (*d*) to the "Whole Society" (all areas combined).

## Table XXII(*a*).

### Rates of Secession Per Cent. Per Annum. Area 1.

| Ages. | Rural. | | | Urban. | | |
|---|---|---|---|---|---|---|
| | Whole Experience. | Experience after First 6 Calendar Years of Membership. | Experience after First 11 Calendar Years of Membership. | Whole Experience. | Experience after First 6 Calendar Years of Membership. | Experience after First 11 Calendar Years of Membership. |
| 16 to 19 | 3·31 | ... | ... | 4·45 | ... | ... |
| 20 ,, 24 | 5·28 | 3·98 | ... | 7·47 | 4·32 | ... |
| 25 ,, 29 | 4·47 | 3·27 | 2·50 | 6·50 | 4·07 | 2·25 |
| 30 ,, 34 | 3·24 | 2·38 | 1·99 | 4·48 | 2·69 | 1·94 |
| 35 ,, 39 | 2·25 | 1·69 | 1·44 | 2·92 | 1·83 | 1·45 |
| 40 ,, 44 | 1·56 | 1·16 | 1·05 | 1·87 | 1·21 | 1·04 |
| 45 ,, 49 | ·99 | ·87 | ·79 | 1·13 | ·92 | ·79 |
| 50 ,, 54 | ·58 | ·57 | ·55 | ·72 | ·72 | ·68 |
| 55 ,, 59 | ·43 | ·43 | ·43 | ·47 | ·46 | ·46 |
| 60 ,, 64 | ·33 | ·33 | ·33 | ·41 | ·41 | ·41 |
| 65 ,, 69 | ·20 | ·20 | ·20 | ·28 | ·28 | ·28 |
| 70 ,, 74 | ·17 | ·18 | ·18 | ·13 | ·13 | ·13 |
| 75 ,, 79 | ·16 | ·16 | ·14 | ·25 | ·25 | ·25 |

## Table XXII(*b*).

### Rates of Secession Per Cent. Per Annum. Area 2.

| Ages. | Rural. | | | Urban. | | |
|---|---|---|---|---|---|---|
| | Whole Experience. | Experience after First 6 Calendar Years of Membership. | Experience after First 11 Calendar Years of Membership. | Whole Experience. | Experience after First 6 Calendar Years of Membership. | Experience after First 11 Calendar Years of Membership. |
| 16 to 19 | 2·05 | ... | ... | 3·82 | ... | ... |
| 20 ,, 24 | 3·26 | 2·24 | ... | 6·13 | 3·89 | ... |
| 25 ,, 29 | 3·25 | 2·15 | 2·13 | 5·68 | 3·36 | 2·82 |
| 30 ,, 34 | 2·25 | 1·66 | 1·42 | 4·36 | 2·80 | 2·30 |
| 35 ,, 39 | 1·46 | 1·20 | 1·05 | 2·78 | 1·90 | 1·57 |
| 40 ,, 44 | 1·16 | 1·04 | ·99 | 1·73 | 1·27 | 1·07 |
| 45 ,, 49 | ·70 | ·67 | ·67 | 1·05 | ·94 | ·86 |
| 50 ,, 54 | ·54 | ·53 | ·54 | ·70 | ·70 | ·67 |
| 55 ,, 59 | ·34 | ·34 | ·34 | ·52 | ·51 | ·51 |
| 60 ,, 64 | ·26 | ·25 | ·25 | ·44 | ·44 | ·44 |
| 65 ,, 69 | ·27 | ·27 | ·27 | ·28 | ·27 | ·27 |
| 70 ,, 74 | ·08 | ·03 | ·03 | ·26 | ·24 | ·24 |
| 75 ,, 79 | ·20 | ·20 | ·20 | ·20 | ·20 | ·20 |

## Table XXII(*c*).

### Rates of Secession Per Cent. Per Annum. Area 3.

| Ages. | Rural. | | | Urban. | | |
|---|---|---|---|---|---|---|
| | Whole Experience. | Experience after First 6 Calendar Years of Membership. | Experience after First 11 Calendar Years of Membership. | Whole Experience. | Experience after First 6 Calendar Years of Membership. | Experience after First 11 Calendar Years of Membership. |
| 16 to 19 | 2·99 | ... | ... | 5·55 | ... | ... |
| 20 ,, 24 | 4·91 | 3·62 | ... | 9·01 | 4·87 | ... |
| 25 ,, 29 | 4·58 | 3·22 | 3·10 | 8·09 | 4·67 | 3·83 |
| 30 ,, 34 | 3·44 | 2·54 | 2·15 | 5·79 | 3·58 | 2·81 |
| 35 ,, 39 | 2·29 | 1·76 | 1·59 | 3·95 | 2·60 | 2·22 |
| 40 ,, 44 | 1·49 | 1·21 | 1·10 | 2·51 | 1·80 | 1·52 |
| 45 ,, 49 | ·95 | ·87 | ·82 | 1·37 | 1·19 | 1·03 |
| 50 ,, 54 | ·55 | ·55 | ·53 | ·93 | ·93 | ·87 |
| 55 ,, 59 | ·51 | ·50 | ·50 | ·57 | ·57 | ·57 |
| 60 ,, 64 | ·41 | ·41 | ·41 | ·47 | ·47 | ·47 |
| 65 ,, 69 | ·17 | ·17 | ·17 | ·36 | ·36 | ·36 |
| 70 ,, 74 | ·11 | ·11 | ·11 | ·22 | ·22 | ·22 |
| 75 ,, 79 | ·11 | ·11 | ·11 | ·33 | ·33 | ·33 |

## Table XXII(*d*).

### Rates of Secession Per Cent. Per Annum. Whole Society (all Areas combined).

| Ages. | Rural. | | | Urban. | | | Rural and Urban combined. | | |
|---|---|---|---|---|---|---|---|---|---|
| | Whole Experience. | Experience after First 6 Calendar Years of Membership. | Experience after First 11 Calendar Years of Membership. | Whole Experience. | Experience after First 6 Calendar Years of Membership. | Experience after First 11 Calendar Years of Membership. | Whole Experience. | Experience after First 6 Calendar Years of Membership. | Experience after First 11 Calendar Years of Membership. |
| 16 to 19 | 3·14 | ... | ... | 4·90 | ... | ... | 3·85 | ... | ... |
| 20 „ 24 | 5·02 | 3·78 | ... | 7·96 | 4·51 | ... | 6·29 | 4·06 | ... |
| 25 „ 29 | 4·40 | 3·16 | 2·64 | 7·13 | 4·22 | 3·24 | 5·65 | 3·58 | 2·86 |
| 30 „ 34 | 3·21 | 2·35 | 1·98 | 5·14 | 3·15 | 2·45 | 4·11 | 2·71 | 2·17 |
| 35 „ 39 | 2·18 | 1·66 | 1·45 | 3·40 | 2·23 | 1·85 | 2·74 | 1·91 | 1·62 |
| 40 „ 44 | 1·50 | 1·16 | 1·05 | 2·14 | 1·52 | 1·28 | 1·79 | 1·32 | 1·15 |
| 45 „ 49 | ·95 | ·85 | ·79 | 1·23 | 1·06 | ·92 | 1·07 | ·95 | ·85 |
| 50 „ 54 | ·57 | ·56 | ·54 | ·82 | ·81 | ·77 | ·68 | ·68 | ·64 |
| 55 „ 59 | ·44 | ·44 | ·44 | ·53 | ·53 | ·52 | ·48 | ·48 | ·48 |
| 60 „ 64 | ·34 | ·34 | ·35 | ·45 | ·45 | ·45 | ·39 | ·39 | ·39 |
| 65 „ 69 | ·20 | ·20 | ·20 | ·31 | ·31 | ·31 | ·25 | ·25 | ·25 |
| 70 „ 74 | ·14 | ·14 | ·14 | ·21 | ·21 | ·21 | ·17 | ·17 | ·17 |
| 75 „ 79 | ·15 | ·15 | ·14 | ·27 | ·27 | ·27 | ·20 | ·20 | ·20 |

Table XXII. shows that the rate of secession amongst members who have been in the Society for a length of time is considerably lower than amongst the whole body, thus illustrating the necessity for the exercise of exceptional care in the introduction of this element into financial calculations. Taking, for example, the ages 35 to 39, the rate of secession in Area 1 Rural is 2·25 per cent. per annum amongst the whole body, but only 1·69 per cent. amongst the members who have been on the books for at least six calendar years, and 1·44 per cent. amongst the members who have been on the books for at least eleven calendar years.

Comparison of the experience of the rural and urban divisions of each area shows that the rural secession rates are lower than the urban rates, the difference being less clearly marked, on the whole, in Area 1 than in either Area 2 or Area 3. There are also considerable differences as between corresponding rates of one area and another, the secessions after the first eleven years of membership, for example, being relatively much greater in Area 3 Urban than in the Urban divisions of either of the two other Areas. Somewhat curiously there is little difference between the secession rates "After Eleven Years" in Areas 1 and 3 Rural, but those of Area 2 Rural are much lower than either up to 50 years of age. Whilst on the whole the influence of locality—rural or urban—is the greatest factor, after length of membership, in secession rates, it is clear that that of geographical situation could not with safety be disregarded.

## The Monetary Tables.

The principal features of the experience have been explained in sufficient detail, it is hoped, to enable the general results of the Investigation to be fully understood, and a short description is now given of the Monetary Tables which have been prepared from the several bodies of data obtained in the course of the enquiry.

The tables are arranged in sets according to the rates of Interest involved, these being respectively 3, $3\frac{1}{4}$, $3\frac{1}{2}$, and 4 per cent.

The first table in each set is one of annuities and single and annual premiums for life assurances based upon the Life Table applicable to the geographical area stated at the head.

The columns are arranged in the same order throughout, and contain the following values:—

Col. (1) $D_x$ } These are "Commutation Columns," termed in the late
" (2) $N_x$ } Mr Ratcliffe's Supplementary Report of 1872, "Preparatory Tables," and respectively designated by him D and E.

" (3) $\bar{a}_x$ The value of a Life Annuity payable continuously from age $(x)$; practically this may be regarded as the value of a contribution of £1 per annum from age $(x)$, payable in weekly or monthly instalments.

" (4) $\bar{A}_x$ The value of an Assurance of £1 payable immediately on the death of a member now aged $(x)$.

" (5) $\bar{P}_x$ The annual premium payable continuously, *i.e.*, by weekly or monthly instalments, to provide an assurance of £1, payable immediately on the death of a member.

The tables which follow exhibit the values of Sickness benefits in the periods "First Three Months" of sickness, "Second Three Months," "Second Six Months," "Second Twelve Months," "After Two Years" and "All Periods." The values for the periods "First Six Months" and "First Twelve Months" are not separately tabulated, being obviously obtainable by the addition of "First Three Months" and "Second Three Months," and "First Three Months," "Second Three Months" and "Second Six Months" respectively. Each set of values is followed by the Commutation Columns (K), by the aid of which such values have been obtained, these corresponding to the "Preparatory Tables" designated L in Mr Ratcliffe's work. The object of tabulating these numbers is to afford the means of calculating the values of Sickness benefits terminable at various ages, and the inclusion of which in the present work is thereby rendered unnecessary. The value of a sickness benefit of £1 per week for life at, say, age 20 in the "First Six Months," is

$$\frac{K^{6}_{20}}{D_{20}}$$

and the value of the same benefit ceasing at 65 years of age,

$$\frac{K^{6}_{20} - K^{6}_{65}}{D_{20}}.$$

Those who are familiar with the tables presented in Mr Ratcliffe's report of 1872 will note the absence of the Commutation Columns denoted K in that report, but which, following modern

notation, may be designated H. It has not been considered necessary to tabulate this function, as the value of it at any age may be obtained by deducting from the value of K at such age its value at the next higher age. Symbolically expressed

$$K_x = H_x + H_{x+1} + H_{x+2} + \ldots\ldots\ldots \quad \text{(to the final age)},$$

$H_x$ being equal to the rate of sickness at age ($x$) multiplied into the value of D corresponding to such age, and the product multiplied by the probability of living half a year from age ($x$) discounted by half a year's interest; the last two quantities giving effect to the condition that the sickness claims are spread equally over the year.

Symbolically, $H_x = v^{\frac{1}{2}} p_x D_x s_x$.

The tables of values of sickness benefits provide for claim-experiences corresponding to Occupation Groups A, H, J; B, C, D, and E, F, respectively in conjunction with mortality experiences corresponding with Areas 1, 2 and 3 respectively—in all nine sets of tables. In addition one set of tables is based upon the sickness experience of the Whole Society in conjunction with the mortality experience of the Whole Society.

The Sickness Tables are followed by a table giving the value of an annuity on two lives of equal age, the value of an assurance payable on the failure of the first of the two lives, and the value of an assurance payable on the failure of a designated life, leaving the other life surviving—*i.e.* an assurance payable on the death of a member's wife during his lifetime. For ordinary purposes it is sufficient to assume that husband and wife are of equal age, and these tables are constructed on this assumption.

The 3 per cent. tables are concluded by a set of annuity values and single premiums for life assurance based on the Life Tables prepared from the several Rural and Urban sections of the data.

The statement on pages 84–85 is a synopsis of the whole of the monetary tables.

## Valuations and Computation of Premiums; Comparison of The New and Former Experiences.

The complete sets of values thus presented supply the materials for a Valuation of any branch of the Society or for the preparation of tables of contributions for any of the benefits usually provided. It is anticipated that considerable interest will be aroused as to the contributions required under the various aspects of locality and occupation risk which have been investigated in the foregoing pages and in the following tables, therefore a series of contribution rates or "premiums" is given. Table XXIII. shows the annual premium to provide a Sickness Benefit of £1 per week in various periods of sickness throughout life, Table XXIII(*a*). referring to the "First Six Months" of sickness, XXIII(*b*). to the "Second Six Months," XXIII(*c*). to the "Second Twelve Months," and XXIII(*d*) to the "After Two Years" period. Premiums are given for ages 18, 25, 30, 35 and 40 at two rates of interest—3 and $3\frac{1}{2}$ per cent. It must be understood that the premiums computed at the higher of these rates are given only for purposes of comparison and in order to afford full information as to the effect of Interest on any particular risk. It is not to be understood that the use of $3\frac{1}{2}$ per cent. for the preparation of tables of contributions is advocated.

## Synopsis of Monetary Tables.

| Area. | Occupation Groups. | Mortality Rates. | Sickness Rates. | Values at 3 per cent. | | | | | Values at $3\frac{1}{4}$ per cent. | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Annuity and Assurance. | Sickness Benefits. | | Wife's Assurance and Joint Lives. | Annuity Values, Rural and Urban separate. | Annuity and Assurance. | Sickness Benefits. | | Wife's Assurance and Joint Lives. |
| | | | | | Values. | Commutation Columns. | | | | Values. | Commutation Columns. | |
| | | Table | Table | Table | Table | Table | Table | Table | Table | Table | Table | Table |
| 1 | | C (1) | | 13 | | | 20 | 21 | 45 | | | 52 |
| | A, H, J. | | D1 (*b*) | | 14 | 15 | | | | 46 | 47 | |
| | B, C, D. | | D2 (*b*) | | 16 | 17 | | | | 48 | 49 | |
| | E, F. | | D3 (*b*) | | 18 | 19 | | | | 50 | 51 | |
| 2 | | C (2) | | 22 | | | 29 | 30 | 53 | | | 60 |
| | A, H, J. | | D1 (*b*) | | 23 | 24 | | | | 54 | 55 | |
| | B, C, D. | | D2 (*b*) | | 25 | 26 | | | | 56 | 57 | |
| | E, F. | | D3 (*b*) | | 27 | 28 | | | | 58 | 59 | |
| 3 | | C (3) | | 31 | | | 38 | 39 | 61 | | | 68 |
| | A, H, J. | | D1 (*b*) | | 32 | 33 | | | | 62 | 63 | |
| | B, C, D. | | D2 (*b*) | | 34 | 35 | | | | 64 | 65 | |
| | E, F. | | D3 (*b*) | | 36 | 37 | | | | 66 | 67 | |
| Whole Society | All Occupations. | C (4) | D5 (*b*) | 40 | 41 | 42 | 43 | 44 | 69 | 70 | 71 | 72 |

## Synopsis of Monetary Tables.

| Area. | Occupation Groups. | Mortality Rates. | Sickness Rates. | Values at $3\frac{1}{2}$ per cent. | | | | Values at 4 per cent. | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Annuity and Assurance. | Sickness Benefits. | | Wife's Assurance and Joint Lives. | Annuity and Assurance. | Sickness Benefits. | | Wife's Assurance and Joint Lives |
| | | | | | Values. | Commutation Columns. | | | Values. | Commutation Columns. | |
| | | Table | Table | Table | Table | Table | Table | Table | Table | Table | Table |
| 1 | | C (1) | | 73 | | | 80 | 101 | | | 108 |
| | A, H, J. | | D1 (*b*) | | 74 | 75 | | | 102 | 103 | |
| | B, C, D. | | D2 (*b*) | | 76 | 77 | | | 104 | 105 | |
| | E, F. | | D3 (*b*) | | 78 | 79 | | | 106 | 107 | |
| 2 | | C (2) | | 81 | | | 88 | 109 | | | 116 |
| | A, H, J. | | D1 (*b*) | | 82 | 83 | | | 110 | 111 | |
| | B, C, D. | | D2 (*b*) | | 84 | 85 | | | 112 | 113 | |
| | E, F. | | D3 (*b*) | | 86 | 87 | | | 114 | 115 | |
| 3 | | C (3) | | 89 | | | 96 | 117 | | | 124 |
| | A, H, J. | | D1 (*b*) | | 90 | 91 | | | 118 | 119 | |
| | B, C, D. | | D2 (*b*) | | 92 | 93 | | | 120 | 121 | |
| | E, F. | | D3 (*b*) | | 94 | 95 | | | 122 | 123 | |
| Whole Society | All Occupations. | C (4) | D5 (*b*) | 97 | 98 | 99 | 100 | 125 | 126 | 127 | 128 |

## Table XXIII(*a*).

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the First Six Months of Sickness (throughout Life).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age at Entry, 18 Years. | | | | | |
| Whole Society Experience | 1866–70 = £1·061<br>1893–97 = £1·111 | | | 1866–70 = £1·019<br>1893–97 = £1·080 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | 1·043 | 1·000 | 1·024 | 1·010 | ·973 | ·994 |
| „ „ B, C, D, | 1·238 | 1·195 | 1·219 | 1·201 | 1·163 | 1·184 |
| „ „ E, F, . | 1·454 | 1·410 | 1·434 | 1·418 | 1·379 | 1·401 |
| | Age at Entry, 25 Years. | | | | | |
| Whole Society Experience | 1866–70 = £1·214<br>1893–97 = £1·210 | | | 1866–70 = £1·162<br>1893–97 = £1·177 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | 1·144 | 1·090 | 1·120 | 1·109 | 1·060 | 1·087 |
| „ „ B, C, D, | 1·365 | 1·313 | 1·342 | 1·327 | 1·280 | 1·306 |
| „ „ E, F, . | 1·569 | 1·515 | 1·546 | 1·531 | 1·481 | 1·509 |

## Table XXIII(*a*).—*continued.*

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the First Six Months of Sickness (throughout Life).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age at Entry, 30 Years. | | | | | |
| Whole Society Experience | 1866–70 = £1·351<br>1893–97 = £1·319 | | | 1866–70 = £1·296<br>1893–97 = £1·286 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | 1·252 | 1·191 | 1·225 | 1·217 | 1·161 | 1·192 |
| ,, ,, B, C, D, | 1·493 | 1·435 | 1·468 | 1·457 | 1·404 | 1·434 |
| ,, ,, E, F, . | 1·700 | 1·641 | 1·674 | 1·664 | 1·609 | 1·640 |
| | Age at Entry, 35 Years. | | | | | |
| Whole Society Experience | 1866–70 = £1·519<br>1893–97 = £1·454 | | | 1866–70 = £1·461<br>1893–97 = £1·422 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | 1·388 | 1·318 | 1·356 | 1·353 | 1·290 | 1·325 |
| ,, ,, B, C, D, | 1·647 | 1·584 | 1·619 | 1·614 | 1·555 | 1·588 |
| ,, ,, E, F, . | 1·852 | 1·787 | 1·824 | 1·818 | 1·758 | 1·792 |

## Table XXIII(*a*).—*continued.*

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the First Six Months of Sickness (throughout Life).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age at Entry, 40 Years. | | | | | |
| Whole Society Experience | 1866–70 = £1·730<br>1893–97 = £1·618 | | | 1866–70 = £1·671<br>1893–97 = £1·589 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | 1·553 | 1·479 | 1·519 | 1·522 | 1·452 | 1·490 |
| ,, ,, B, C, D, | 1·821 | 1·756 | 1·793 | 1·793 | 1·730 | 1·765 |
| ,, ,, E, F, . | 2·028 | 1·960 | 1·998 | 1·997 | 1·932 | 1·969 |

## Table XXIII(*b*).

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the Second Six Months of Sickness (throughout Life).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age at Entry 18 Years. | | | | | |
| Whole Society Experience | 1866–70 = £·175<br>1893–97 = £·198 | | | 1866–70 = £·165<br>1893–97 = £·181 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | 197 | ·169 | ·184 | ·179 | ·155 | ·167 |
| ,, ,, B, C, D, | ·230 | ·200 | ·216 | ·209 | ·183 | ·197 |
| ,, ,, E, F, | ·263 | ·231 | ·249 | ·241 | ·213 | ·228 |
| | Age at Entry 25 Years. | | | | | |
| Whole Society Experience | 1866–70 = £·230<br>1893–97 = £·253 | | | 1866–70 = £·221<br>1893–97 = £·234 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | ·252 | ·216 | ·236 | ·233 | ·201 | ·218 |
| ,, ,, B, C, D, | ·295 | ·257 | ·278 | ·273 | ·240 | ·258 |
| ,, ,, E, F, | ·333 | ·291 | ·314 | ·308 | ·272 | ·292 |

## TABLE XXIII(*b*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE A SICKNESS BENEFIT OF £1 PER WEEK IN THE SECOND SIX MONTHS OF SICKNESS (THROUGHOUT LIFE).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | AGE AT ENTRY 30 YEARS. | | | | | |
| Whole Society Experience | 1866–70 = £·283<br>1893–97 = £·303 | | | 1866–70 = £·270<br>1893–97 = £·284 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | ·301 | ·259 | ·282 | ·281 | ·243 | ·264 |
| „ „ B, C, D, | ·354 | ·311 | ·334 | ·332 | ·293 | ·314 |
| „ „ E, F, | ·397 | ·349 | ·375 | ·373 | ·329 | ·353 |
| | AGE AT ENTRY 35 YEARS. | | | | | |
| Whole Society Experience | 1866–70 = £·348<br>1893–97 = £·367 | | | 1866–70 = £·336<br>1893–97 = £·347 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | ·364 | ·315 | ·342 | ·344 | ·299 | ·322 |
| „ „ B, C, D, | ·427 | ·376 | ·404 | ·404 | ·358 | ·383 |
| „ „ E, F, | ·480 | ·424 | ·454 | ·455 | ·406 | ·432 |

## Table XXIII(*b*).—*continued.*

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the Second Six Months of Sickness (throughout Life).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age at Entry 40 Years. | | | | | |
| Whole Society Experience | 1866–70 = £·435<br>1893–97 = £·449 | | | 1866–70 = £·424<br>1893–97 = £·429 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | ·446 | ·389 | ·420 | ·425 | ·372 | ·400 |
| „ „ B, C, D, | ·520 | ·462 | ·493 | ·497 | ·444 | ·473 |
| „ „ E, F, | ·581 | ·518 | ·552 | ·556 | ·497 | ·530 |

## Table XXIII(*c*).

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the Second Twelve Months of Sickness (throughout Life).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age at Entry, 18 Years. | | | | | |
| Whole Society Experience | 1866–70 = £·204<br>1893–97 = £·214 | | | 1866–70 = £·181<br>1893–97 = £·191 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | ·218 | ·175 | ·198 | ·192 | ·157 | ·175 |
| ,, ,, B, C, D, | ·254 | ·206 | ·232 | ·225 | ·185 | ·206 |
| ,, ,, E, F, . | ·300 | ·249 | ·276 | ·268 | ·225 | ·248 |
| | Age at Entry, 25 Years. | | | | | |
| Whole Society Experience | 1866–70 = £·280<br>1893–97 = £·282 | | | 1866–70 = £·251<br>1893–97 = £·257 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | ·287 | ·233 | ·262 | ·260 | ·212 | ·237 |
| ,, ,, B, C, D, | ·335 | ·274 | ·307 | ·304 | ·251 | ·279 |
| ,, ,, E, F, . | ·393 | ·329 | ·363 | ·357 | ·301 | ·331 |

TABLE XXIII(*c*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE A SICKNESS BENEFIT OF £1 PER WEEK IN THE SECOND TWELVE MONTHS OF SICKNESS (THROUGHOUT LIFE).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | AGE AT ENTRY, 30 YEARS. | | | | | |
| Whole Society Experience | 1866–70 = £·348<br>1893–97 = £·345 | | | 1866–70 = £·317<br>1893–97 = £·317 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | ·351 | ·286 | ·320 | ·321 | ·264 | ·294 |
| ,, ,, B, C, D, | ·410 | ·337 | ·376 | ·376 | ·312 | ·347 |
| ,, ,, E, F, . | ·479 | ·403 | ·444 | ·442 | ·374 | ·411 |
| | AGE AT ENTRY, 35 YEARS. | | | | | |
| Whole Society Experience | 1866–70 = £·435<br>1893–97 = £·426 | | | 1866–70 = £·402<br>1893–97 = £·397 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | ·432 | ·355 | ·396 | ·401 | ·332 | ·368 |
| ,, ,, B, C, D, | ·505 | ·419 | ·465 | ·470 | ·393 | ·434 |
| ,, ,, E, F, . | ·592 | ·502 | ·550 | ·554 | ·472 | ·516 |

## Table XXIII(*c*).—*continued.*

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the Second Twelve Months of Sickness (throughout Life).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age at Entry, 40 Years. | | | | | |
| Whole Society Experience | 1866–70 = £·554<br>1893–97 = £·534 | | | 1866–70 = £·518<br>1893–97 = £·504 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | ·541 | ·449 | ·498 | ·509 | ·424 | ·468 |
| ,, ,, B, C, D, | ·629 | ·528 | ·582 | ·593 | ·500 | ·549 |
| ,, ,, E, F, . | ·736 | ·630 | ·687 | ·697 | ·600 | ·652 |

## Table XXIII(*d*).

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the After Two Years Period of Sickness (throughout Life).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age at Entry, 18 Years. | | | | | |
| Whole Society Experience | 1866–70 = £·329<br>1893–97 = £·780 | | | 1866–70 = £·283<br>1893–97 = £·675 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | ·830 | ·604 | ·717 | ·714 | ·526 | ·620 |
| ,, ,, B, C, D, | 1·000 | ·733 | ·867 | ·859 | ·637 | ·749 |
| ,, ,, E, F, . | 1·148 | ·836 | ·991 | ·986 | ·727 | ·858 |
| | Age at Entry, 25 Years. | | | | | |
| Whole Society Experience | 1866–70 = £·453<br>1893–97 = £1·054 | | | 1866–70 = £·394<br>1893–97 = £·935 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | 1·116 | ·822 | ·970 | ·984 | ·733 | ·860 |
| ,, ,, B, C, D, | 1·344 | ·997 | 1·172 | 1·185 | ·888 | 1·040 |
| ,, ,, E, F, . | 1·540 | 1·135 | 1·341 | 1·358 | 1·011 | 1·188 |

## Table XXIII(*d*).—*continued.*

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the After Two Years Period of Sickness (throughout Life).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age at Entry, 30 Years. | | | | | |
| Whole Society Experience | 1866–70 = £ ·574<br>1893–97 = £1·316 | | | 1866–70 = £ ·512<br>1893–97 = £1·187 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | 1·389 | 1·033 | 1·212 | 1·246 | ·936 | 1·092 |
| ,, ,, B, C, D, | 1·678 | 1·258 | 1·470 | 1·506 | 1·140 | 1·326 |
| ,, ,, E, F, . | 1·909 | 1·418 | 1·665 | 1·710 | 1·282 | 1·501 |
| | Age at Entry, 35 Years. | | | | | |
| Whole Society Experience | 1866–70 = £ ·732<br>1893–97 = £1·662 | | | 1866–70 = £ ·664<br>1893–97 = £1·524 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | 1·748 | 1·314 | 1·531 | 1·592 | 1·210 | 1·403 |
| ,, ,, B, C, D, | 2·114 | 1·606 | 1·863 | 1·929 | 1·479 | 1·707 |
| ,, ,, E, F, . | 2·396 | 1·799 | 2·101 | 2·180 | 1·651 | 1·919 |

## Table XXIII(*d*).—*continued.*

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the After Two Years Period of Sickness (throughout Life).

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age at Entry, 40 Years. | | | | | |
| Whole Society Experience | 1866–70 = £ ·942<br>1893–97 = £2·124 | | | 1866–70 = £ ·876<br>1893–97 = £1·974 | | |
| | Geographical Area 1893–97. | | | Geographical Area 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ | £ | £ | £ | £ | £ |
| Occupation Group, A, H, J, | 2·225 | 1·698 | 1·962 | 2·059 | 1·584 | 1·823 |
| ,, ,, B, C, D, | 2·694 | 2·078 | 2·389 | 2·497 | 1·940 | 2·221 |
| ,, ,, E, F, . | 3·059 | 2·332 | 2·699 | 2·827 | 2·172 | 2·503 |

On referring to Table XXIII(*a*)., it will be seen that for age 18 at entry the annual premium payable for life to provide £1 per week payable for life during the "First 6 months" of sickness, assuming interest at 3 per cent., is £1·061 = £1, 1s. 2½d. according to the Experience of 1866–70 (Whole Society), and £1·111 = £1, 2s. 2½d. according to the Experience of 1893–97 (Whole Society). In the aggregate, therefore, the contribution for this particular benefit is, at this age, one shilling per annum higher by the new Tables than by the Tables of 1866–70.* It has, however, been shown that locality and occupation are important elements in the risk, and it is necessary to go on to the calculation of contributions based on the Tables in

* This is not a general result, but applies to only the particular age quoted (18), and to the particular benefit under discussion ("First 6 Months" of Sickness).

which effect is given to these elements. It is thus found that for persons whose occupations bring them within the Group A, H, J (the "normal" class) the annual premium for £1 per week during the "First 6 Months" of sickness is in Area 1, £1·043=£1, 0s. 10½d.; in Area 2, £1·000=£1, 0s. 0d.; and in Area 3, £1·024=£1, 0s. 6d. For persons engaged in occupations falling within Group B, C, D the annual premium in Area 1 is £1·238=£1, 4s. 9d.; in Area 2, £1·195=£1, 3s. 11d.; and in Area 3, £1·219=£1, 4s. 4½d. For persons engaged in occupations falling within Group E, F the annual premium in Area 1 is £1·454=£1, 9s. 1d.; in Area 2, £1·410=£1, 8s. 2½d.; and in Area 3, £1·434=£1, 8s. 8d. The sets of premiums referring to the ages 25 to 40 at 3 per cent., and to all the tabulated ages at 3½ per cent., are to be read similarly.

From the figures here quoted it will be seen that the effect of the high mortality of Area 2 as compared with that of Area 3 is to give a lower contribution for a sickness benefit; this is the consequence of the survival of a smaller number of members to the higher ages, at which the annual rate of claim is considerable: for the same reason the contribution chargeable in Area 1 is higher than that required in Area 3. The differences due to geographical situation as thus found are not very great so far as this particular benefit, "First 6 Months" of sickness, is concerned, the element of mortality operating less strongly in the case of short period sicknesses, which are comparatively numerous from the earliest ages, than in the case of protracted sickness attacks, the greatest intensity of which is deferred to the more advanced periods of life. If reference be made to Table XXIII(*d*)., which gives the annual premiums to provide £1 per week during sickness "After 2 Years," it will be seen that at age 18, Occupation Group A, H, J, the rate in Area 1 is £·330=16s. 7d.; in Area 2, £·604=12s. 1d.; and in Area 3, £·717=14s. 4d., the difference between the rates for Areas 1 and 2 thus being 4s. 6d. or 37 per cent. of the latter.

That a difference of 37 per cent. in the contribution required to provide any portion of a sickness benefit can arise from the incidence of mortality alone is, it will be admitted, a very striking circumstance.

Returning to the premiums for "First 6 Months," it is seen that the influence of occupation is more considerable than that of geographical situation. In Area 1 at age 18 the rate for Group

A, H, J is £1·043 = £1, 0s. 10½d. per annum; for Group B, C, D, £1·238 = £1, 4s. 9d.; and for Group E, F, £1·454 = £1, 9s. 1d., the excess in the case of the latter over the "normal" rate of Group A, H, J being thus rather more than 39 per cent. Similar differences are found in the rates applicable to the other areas, and are exhibited in the contributions required at every age at entry.

The other parts of the Table present the same features, in greater or lesser degree, in the annual premiums required to provide for the benefits payable during the "Second 6 Months," "Second 12 Months," and "After 2 Years" periods of sickness respectively; and as to the last-named, it may be pointed out that the influence of mortality is again so considerable that although in Area 1 the rate for Group E, F is 38 per cent. higher than for Group A, H, J, the rate for Group E, F in Area 2 is only fractionally above the rate for Group A, H, J in Area 1, the excess of sickness liability in this case being almost entirely nullified by the excess in the death rates.

In Table XXIV. are given the annual premiums to provide a Death Benefit of £20. As would be expected in the case of this benefit, the rates of Area 1 are the lowest, the Annual Premium at age 18 being in the case of Area 1 £·234 = 4s. 8d.; in the case of Area 2, £·266 = 5s. 4d.; and in the case of Area 3, £·252 = 5s. 0½d. These rates compare favourably in all cases with the amount required for the same benefit according to the Experience of 1866–70, viz., £·288 = 5s. 9d.; the difference being attributable in great measure to the remarkable fall in the death rates at the earlier periods of life, to which attention has been previously drawn.

It is not the practice in the Manchester Unity, or, as a rule, in other friendly societies, to charge a separate contribution for each benefit assured (annuities excepted), and the ultimate effect of the most recent "Experience" will therefore be best seen by comparing the contribution rates for various combinations of benefit.

The material necessary for such a comparison is given by Table XXV. Section (*a*) of this Table gives the annual premium at each of the five ages previously quoted to provide £1 per week during the first 52 weeks of sickness and 10s. per week during the remainder of sickness, £20 at the death of a member and £10 at the death of a member's first wife; section (*b*) gives the annual premium to provide £1 per week during the first 52 weeks of sickness, 10s. per week during the second 52 weeks, and 5s. per week

during the remainder of sickness, £20 and £10 at death of member and first wife respectively; section (*c*) gives the annual premiums to provide £1 per week during the first 26 weeks of sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of sickness, £20 and £10 death benefits as before.

## Table XXIV.

### Annual Premium payable throughout Life to Provide a Benefit of £20 at the Death of a Member.

*Manchester Unity Experience*, 1866–70 *and* 1893–97.

| Age. | 1866–70. Whole Society. | | | 1893–97. Whole Society. | | | 1893–97. Area 1. | | | 1893–97. Area 2. | | | 1893–97. Area 3. | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | £ | s. | d. | £ | s. | d. | £ | s. | d. | £ | s. | d. | £ | s. | d. |
| **3 per cent.** | | | | | | | | | | | | | | | |
| 18 | ·288 = | 5 | 9 | ·246 = | 4 | 11 | ·234 = | 4 | 8 | ·266 = | 5 | 4 | ·252 = | 5 | 0½ |
| 25 | ·350 = | 7 | 0 | ·310 = | 6 | 2½ | ·294 = | 5 | 10½ | ·340 = | 6 | 10 | ·314 = | 6 | 3½ |
| 30 | ·404 = | 8 | 1 | ·368 = | 7 | 4½ | ·346 = | 6 | 11 | ·408 = | 8 | 2 | ·372 = | 7 | 5½ |
| 35 | ·474 = | 9 | 6 | ·440 = | 8 | 9½ | ·412 = | 8 | 3 | ·494 = | 9 | 10½ | ·446 = | 8 | 11 |
| 40 | ·562 = | 11 | 3 | ·534 = | 10 | 8 | ·496 = | 9 | 11 | ·602 = | 12 | 0½ | ·540 = | 10 | 10 |
| **3½ per cent.** | | | | | | | | | | | | | | | |
| 18 | ·268 = | 5 | 4½ | ·222 = | 4 | 5½ | ·214 = | 4 | 3½ | ·246 = | 4 | 11 | ·230 = | 4 | 7 |
| 25 | ·330 = | 6 | 7 | ·288 = | 5 | 9 | ·274 = | 5 | 6 | ·316 = | 6 | 4 | ·292 = | 5 | 10 |
| 30 | ·382 = | 7 | 8 | ·346 = | 6 | 11 | ·324 = | 6 | 6 | ·384 = | 7 | 8 | ·350 = | 7 | 0 |
| 35 | ·452 = | 9 | 0½ | ·417 = | 8 | 4 | ·390 = | 7 | 10 | ·470 = | 9 | 5 | ·422 = | 8 | 5½ |
| 40 | ·538 = | 10 | 9 | ·508 = | 10 | 2 | ·472 = | 9 | 5½ | ·576 = | 11 | 6½ | ·516 = | 10 | 4 |

## Table XXV(*a*).

Annual Premiums payable throughout Life for the following Benefits:—

£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness.
£20 at Death, and £10 at the Death of a member's first Wife.

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age at Entry, 18 Years. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | 1856–60 | | | | ... | £ | £ | s. | d. | | | | ... | | | | ... | £ | £ | s. | d. | | | |
| | 1866–70 | | | | 1·884 | = 1 | 17 | 8 | | | | | 1866–70 | | | | 1·775 | = 1 | 15 | 6 | | | | |
| | 1893–97 | | | | 2·131 | = 2 | 2 | 7 | | | | | 1893–97 | | | | 1·986 | = 1 | 19 | 9 | | | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | | 2 | | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 2·074 | = 2 | 1 | 6 | 1·909 | = 1 | 18 | 2 | 1·999 | = 2 | 0 | 0 | 1·928 | = 1 | 18 | 7 | 1·797 | = 1 | 15 | 11 | 1·866 | = 1 | 17 | 4 |
| ,, ,, B, C, D, | 2·405 | = 2 | 8 | 1 | 2·216 | = 2 | 4 | 4 | 2·318 | = 2 | 6 | 4 | 2·238 | = 2 | 4 | 9 | 2·084 | = 2 | 1 | 8 | 2·166 | = 2 | 3 | 4 |
| ,, ,, E, F, . | 2·751 | = 2 | 15 | 0 | 2·535 | = 2 | 10 | 8 | 2·650 | = 2 | 13 | 0 | 2·395 | = 2 | 7 | 11 | 2·426 | = 2 | 8 | 6 | 2·489 | = 2 | 9 | 9 |

## Table XXV(*a.*)—*continued.*

Annual Premiums payable throughout Life for the following Benefits:—

£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age at Entry, 25 Years. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | 1856–60 | | | | | | | | | | | | 1866–70 | | | | | | | | | | | |
| | | | | | | | £ | £ | s. | d. | | | | | | | | | £ | £ | s. | d. | | |
| | | | | | | | ... | = 2 | 3 | 6 | | | | | | | | | ... | | ... | | | |
| | 1866–70 | | | | | | 2·272 | = 2 | 5 | 5 | | | 1866–70 | | | | | | 2·144 | = 2 | 2 | 11 | | |
| | 1893–97 | | | | | | 2·539 | = 2 | 10 | 9 | | | 1893–97 | | | | | | 2·389 | = 2 | 7 | 9 | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | | 2 | | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 2·486 | = 2 | 9 | 9 | 2·280 | = 2 | 5 | 7 | 2·385 | = 2 | 7 | 8 | 2·328 | = 2 | 6 | 7 | 2·152 | = 2 | 3 | 0 | 2·241 | = 2 | 4 | 10 |
| ,, ,, B, C, D, | 2·887 | = 2 | 17 | 9 | 2·652 | = 2 | 13 | 0 | 2·773 | = 2 | 15 | 5 | 2·709 | = 2 | 14 | 2 | 2·508 | = 2 | 10 | 2 | 2·611 | = 2 | 12 | 3 |
| ,, ,, E, F, . | 3·257 | = 3 | 5 | 2 | 2·984 | = 2 | 19 | 8 | 3·125 | = 3 | 2 | 6 | 3·061 | = 3 | 1 | 3 | 2·827 | = 2 | 16 | 7 | 2·948 | = 2 | 19 | 0 |

TABLE XXV(*a.*)—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE FOR THE FOLLOWING BENEFITS:—

**£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.**

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age at Entry, 30 Years. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | £ | £ | s. | d. | | | | | | | | | £ | £ | s. | d. | | | | |
| | 1856–60 | | | | ... | = 2 | 10 | 0 | | | | | ... | | | | ... | | ... | | | | | |
| | 1866–70 | | | | 2·626 | = 2 | 12 | 6 | | | | | 1866–70 | | | | 2·487 | = 2 | 9 | 9 | | | | |
| | 1893–97 | | | | 2·935 | = 2 | 19 | 8 | | | | | 1893–97 | | | | 2·779 | = 2 | 15 | 7 | | | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | | 2 | | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 2·877 | = 2 | 17 | 6 | 2·643 | = 2 | 12 | 10 | 2·761 | = 2 | 15 | 3 | 2·711 | = 2 | 14 | 3 | 2·510 | = 2 | 10 | 2 | 2·611 | = 2 | 12 | 3 |
| ,, ,, B, C, D, | 3·345 | = 3 | 6 | 11 | 3·078 | = 3 | 1 | 7 | 3·213 | = 3 | 4 | 3 | 3·159 | = 3 | 3 | 2 | 2·929 | = 2 | 18 | 7 | 3·047 | = 3 | 0 | 11 |
| ,, ,, E, F, . | 3·745 | = 3 | 14 | 11 | 3·435 | = 3 | 8 | 8 | 3·592 | = 3 | 11 | 10 | 3·542 | = 3 | 10 | 10 | 3·272 | = 3 | 5 | 5 | 3·411 | = 3 | 8 | 3 |

TABLE XXV(*a*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE FOR THE FOLLOWING BENEFITS:—

**£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.**

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AGE AT ENTRY, 35 YEARS. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | 1856–60 | | | | £ | £ | s. | d. | | | | | ... | | | | £ | £ | s. | d. | | | | |
| | | | | | ... | = 2 | 18 | 9 | | | | | | | | | ... | ... | | ... | | | | |
| | 1866–70 | | | | 3·070 | = 3 | 1 | 5 | | | | | 1866–70 | | | | 2·925 | = 2 | 18 | 6 | | | | |
| | 1893–97 | | | | 3·440 | = 3 | 8 | 10 | | | | | 1893–97 | | | | 3·278 | = 3 | 5 | 7 | | | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | | 2 | | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 3·381 | = 3 | 7 | 8 | 3·112 | = 3 | 2 | 3 | 3·244 | = 3 | 4 | 11 | 3·207 | = 3 | 4 | 2 | 2·977 | = 2 | 19 | 6 | 3·088 | = 3 | 1 | 9 |
| ,, ,, B, C, D, | 3·923 | = 3 | 18 | 5 | 3·617 | = 3 | 12 | 4 | 3·769 | = 3 | 15 | 5 | 3·731 | = 3 | 14 | 7 | 3·466 | = 3 | 9 | 4 | 3·597 | = 3 | 11 | 11 |
| ,, ,, E, F, . | 4·365 | = 4 | 7 | 4 | 4·006 | = 4 | 0 | 1 | 4·190 | = 4 | 3 | 10 | 4·153 | = 4 | 3 | 1 | 3·843 | = 3 | 16 | 10 | 3·997 | = 3 | 19 | 11 |

TABLE XXV(*a*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE FOR THE FOLLOWING BENEFITS:—

**£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.**

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AGE AT ENTRY, 40 YEARS. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | 1856–60 | | | | ... | £ | £ | s. | d. | | | | ... | | | | ... | £ | £ | s. | d. | | | |
| | 1866–70 | | | | 3·644 | = | 3 | 12 | 11 | | | | 1866–70 | | | | 3·498 | = | 3 | 10 | 0 | | | |
| | 1893–97 | | | | 4·091 | = | 4 | 1 | 10 | | | | 1893–97 | | | | 3·923 | = | 3 | 18 | 5 | | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | | 3 | | | 1 | | | | 2 | | | | | 3 | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 4·028 | = | 4 | 0 | 7 | 3·723 | = | 3 | 14 | 5 | 3·872 | = | 3 | 17 | 5 | 3·850 | = | 3 | 17 | 0 | 3·581 | = | 3 | 11 | 8 | 3·711 | = | 3 | 14 | 3 |
| ,, ,, B, C, D, | 4·648 | = | 4 | 13 | 0 | 4·303 | = | 4 | 6 | 1 | 4·475 | = | 4 | 9 | 6 | 4·454 | = | 4 | 9 | 1 | 4·147 | = | 4 | 2 | 11 | 4·298 | = | 4 | 6 | 0 |
| ,, ,, E, F, . | 5·152 | = | 5 | 3 | 0 | 4·741 | = | 4 | 14 | 10 | 4·946 | = | 4 | 18 | 11 | 4·934 | = | 4 | 18 | 8 | 4·468 | = | 4 | 9 | 4 | 4·752 | = | 4 | 15 | 0 |

## Table XXV(*b*).

Annual Premiums payable throughout Life for the following Benefits:—

£1 per week during the first 52 weeks of Sickness, 10s. per week during the second 52 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age at Entry, 18 Years. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | 1856–60 | | | | £ | £ | s. | d. | | | | | ... | | | | £ | £ | s. | d. | | | | |
| | 1866–70 | | | | ... | = 1 | 14 | 10 | | | | | ... | | | | ... | | ... | | | | | |
| | 1893–97 | | | | 1·802 | = 1 | 16 | 0 | | | | | 1866–70 | | | | 1·705 | = 1 | 15 | 1 | | | | |
| | | | | | 1·936 | = 1 | 18 | 9 | | | | | 1893–97 | | | | 1·817 | = 1 | 16 | 4 | | | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | | 2 | | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 1·867 | = 1 | 17 | 4 | 1·759 | = 1 | 15 | 2 | 1·819 | = 1 | 16 | 5 | 1·750 | = 1 | 15 | 0 | 1·665 | = 1 | 13 | 4 | 1·711 | = 1 | 14 | 3 |
| " " B, C, D, | 2·155 | = 2 | 3 | 1 | 2·032 | = 2 | 0 | 8 | 2·101 | = 2 | 2 | 0 | 2·023 | = 2 | 0 | 5 | 1·925 | = 1 | 18 | 6 | 1·978 | = 1 | 19 | 7 |
| " " E, F, . | 2·464 | = 2 | 9 | 3 | 2·326 | = 2 | 6 | 6 | 2·402 | = 2 | 8 | 0 | 2·326 | = 2 | 6 | 6 | 2·213 | = 2 | 4 | 3 | 2·275 | = 2 | 5 | 6 |

## Table XXV(*b*).—*continued.*

Annual Premiums payable throughout Life to provide the following Benefits:—

**£1 per week during the first 52 weeks of Sickness, 10s. per week during the second 52 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.**

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age at Entry, 25 Years. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | 1856–60 | | | | ... | £ | £ | s. | d. | | | | ... | | | | ... | £ | £ | s. | d. | | | |
| | 1866–70 | | | | 2·159 | = 2 | 3 | 2 | | | | | 1866–70 | | | | 2·045 | = 2 | 0 | 11 | | | | |
| | 1893–97 | | | | 2·275 | = 2 | 5 | 6 | | | | | 1893–97 | | | | 2·155 | = 2 | 3 | 1 | | | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | | 2 | | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 2·206 | = 2 | 4 | 1 | 2·074 | = 2 | 1 | 6 | 2·143 | = 2 | 2 | 10 | 2·082 | = 2 | 1 | 8 | 1·968 | = 1 | 19 | 4 | 2·026 | = 2 | 0 | 6 |
| ,, ,, B, C, D, | 2·552 | = 2 | 11 | 0 | 2·402 | = 2 | 8 | 0 | 2·480 | = 2 | 9 | 7 | 2·412 | = 2 | 8 | 3 | 2·286 | = 2 | 5 | 9 | 2·351 | = 2 | 7 | 0 |
| ,, ,, E, F, . | 2·872 | = 2 | 17 | 5 | 2·700 | = 2 | 14 | 0 | 2·790 | = 2 | 15 | 10 | 2·721 | = 2 | 14 | 5 | 2·574 | = 2 | 11 | 6 | 2·651 | = 2 | 13 | 0 |

TABLE XXV(*b*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS :—

**£1 per week during the first 52 weeks of Sickness, 10s. per week during the second 52 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.**

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age at Entry, 30 Years. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | 1856–60 | | | | ... | £ | = | 2 | s. | 5 | d. | 8 | ... | | | | ... | £ | = | 2 | s. | 7 | d. | 2 |
| | 1866–70 | | | | 2·483 | = | 2 | 9 | | 8 | | | 1866–70 | | | | 2·359 | = | 2 | 7 | | 2 | | |
| | 1893–97 | | | | 2·606 | = | 2 | 12 | | 1 | | | 1893–97 | | | | 2·482 | = | 2 | 9 | | 8 | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | | 2 | | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 2·530 | = 2 | 10 | 7 | 2·385 | = 2 | 7 | 8 | 2·458 | = 2 | 9 | 2 | 2·399 | = 2 | 8 | 0 | 2·276 | = 2 | 5 | 6 | 2·338 | = 2 | 6 | 9 |
| ,, ,, B, C, D, | 2·925 | = 2 | 18 | 6 | 2·763 | = 2 | 15 | 3 | 2·846 | = 2 | 16 | 11 | 2·783 | = 2 | 15 | 8 | 2·644 | = 2 | 12 | 11 | 2·715 | = 2 | 14 | 4 |
| ,, ,, E, F, . | 3·268 | = 3 | 5 | 4 | 3·080 | = 3 | 1 | 7 | 3·175 | = 3 | 3 | 6 | 3·115 | = 3 | 2 | 4 | 2·952 | = 2 | 19 | 0 | 3·036 | = 3 | 0 | 9 |

TABLE XXV(*b*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS:—

**£1 per week during the first 52 weeks of Sickness, 10s. per week during the second 52 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.**

| | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | AGE AT ENTRY, 35 YEARS. | | | | | |
| Whole Society Experience | 1856–60 ... = £2 14 5 d.<br>1866–70 2·887 = £2 17 9 d.<br>1893–97 3·024 = £3 0 6 d. | | | ...<br>1866–70 2·759 = £2 15 2 d.<br>1893–97 2·897 = £2 17 11 d. | | |
| | Geographical Area, 1893–97. | | | Geographical Area, 1893–97. | | |
| | 1 | 2 | 3 | 1 | 2 | 3 |
| | £ £ s. d. | £ £ s. d. | £ £ s. d. | £ £ s. d. | £ £ s. d. | £ £ s. d. |
| Occupation Group, A, H, J, | 2·944 = 2 18 11 | 2·783 = 2 15 8 | 2·861 = 2 17 3 | 2·809 = 2 16 2 | 2·675 = 2 13 6 | 2·737 = 2 14 9 |
| " " B, C, D, | 3·394 = 3 7 11 | 3·215 = 3 4 4 | 3·303 = 3 6 1 | 3·248 = 3 5 0 | 3·096 = 3 1 11 | 3·170 = 3 3 5 |
| " " E, F . | 3·766 = 3 15 4 | 3·556 = 3 11 1 | 3·663 = 3 13 3 | 3·608 = 3 12 2 | 3·430 = 3 8 7 | 3·517 = 3 10 4 |

TABLE XXV(*b*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS:—

£1 per week during the first 52 weeks of Sickness, 10s. per week during the second 52 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AGE AT ENTRY, 40 YEARS. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | | | | | | | | | | | | | | | | | | | | | | | | |
| | 1856–60 | | | | | | £ | £ | s. | d. | | | ... | | | | | | £ | £ | s. | d. | | |
| | | | | | | | ... | = 3 | 3 | 1 | | | | | | | | | ... | = | ... | | | |
| | 1866–70 | | | | | | 3·409 | = 3 | 8 | 2 | | | 1866–70 | | | | | | 3·279 | = 3 | 5 | 7 | | |
| | 1893–97 | | | | | | 3·560 | = 3 | 11 | 2 | | | 1893–97 | | | | | | 3·430 | = 3 | 8 | 7 | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | | 2 | | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 3·472 | = 3 | 9 | 5 | 3·299 | = 3 | 6 | 0 | 3·382 | = 3 | 7 | 8 | 3·335 | = 3 | 6 | 8 | 3·185 | = 3 | 3 | 8 | 3·255 | = 3 | 5 | 1 |
| ,, ,, B, C, D, | 3·975 | = 3 | 19 | 6 | 3·784 | = 3 | 15 | 8 | 3·877 | = 3 | 15 | 7 | 3·830 | = 3 | 16 | 7 | 3·662 | = 3 | 13 | 3 | 3·743 | = 3 | 14 | 10 |
| ,, ,, E, F, . | 4·388 | = 4 | 7 | 9 | 4·158 | = 4 | 3 | 2 | 4·271 | = 4 | 5 | 5 | 4·227 | = 4 | 5 | 6 | 4·025 | = 4 | 0 | 6 | 4·126 | = 4 | 2 | 6 |

## Table XXV(*c*).

Annual Premiums payable throughout Life to provide the following Benefits:—

£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age at Entry, 18 Years. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | £ | £ | s. | d. | | | | | | | | | £ | £ | s. | d. | | | | |
| | 1856–60 | | | | ... | = 1 | 12 | 8 | | | | | ... | | | | ... | ... | ... | | | | | |
| | 1866–70 | | | | 1·663 | = 1 | 13 | 3 | | | | | 1866–70 | | | | 1·577 | = 1 | 11 | 7 | | | | |
| | 1893–97 | | | | 1·783 | = 1 | 15 | 8 | | | | | 1893–97 | | | | 1·681 | = 1 | 13 | 7 | | | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | | 2 | | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 1·714 | = 1 | 14 | 3 | 1·630 | = 1 | 12 | 7 | 1·678 | = 1 | 13 | 7 | 1·612 | = 1 | 12 | 3 | 1·548 | = 1 | 11 | 0 | 1·583 | = 1 | 11 | 8 |
| ,, ,, B, C, D, | 1·977 | = 1 | 19 | 6 | 1·881 | = 1 | 17 | 7 | 1·935 | = 1 | 18 | 8 | 1·862 | = 1 | 17 | 3 | 1·787 | = 1 | 15 | 9 | 1·828 | = 1 | 16 | 7 |
| ,, ,, E, F, . | 2·257 | = 2 | 5 | 2 | 2·148 | = 2 | 2 | 11 | 2·208 | = 2 | 4 | 2 | 2·138 | = 2 | 2 | 9 | 2·050 | = 2 | 1 | 0 | 2·099 | = 2 | 2 | 0 |

TABLE XXV(*c*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS:—

£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | AGE AT ENTRY, 25 YEARS. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | £ | £ | s. | d. | | | | | | | | | £ | £ | s. | d. | | | | |
| | 1856–60 | | | | ... | = 1 | 17 | 0 | | | | | ... | | | | ... | ... | | | | | | |
| | 1866–70 | | | | 1·974 | = 1 | 19 | 6 | | | | | 1866–70 | | | | 1·872 | = 1 | 17 | 5 | | | | |
| | 1893–97 | | | | 2·082 | = 2 | 1 | 8 | | | | | 1893–97 | | | | 1·974 | = 1 | 19 | 6 | | | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | | 2 | | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 2·009 | = 2 | 0 | 2 | 1·908 | = 1 | 18 | 2 | 1·959 | = 1 | 19 | 2 | 1·901 | = 1 | 18 | 0 | 1·815 | = 1 | 18 | 4 | 1·857 | = 1 | 17 | 2 |
| ,, ,, B, C, D, | 2·320 | = 2 | 6 | 5 | 2·205 | = 2 | 4 | 1 | 2·264 | = 2 | 5 | 3 | 2·200 | = 2 | 4 | 0 | 2·103 | = 2 | 2 | 1 | 2·152 | = 2 | 3 | 0 |
| ,, ,, E, F, . | 2·607 | = 2 | 12 | 2 | 2·472 | = 2 | 9 | 5 | 2·542 | = 2 | 10 | 10 | 2·478 | = 2 | 9 | 7 | 2·363 | = 2 | 7 | 3 | 2·422 | = 2 | 8 | 5 |

## Table XXV(*c*).—*continued.*

Annual Premiums payable throughout Life to provide the following Benefits:—

**£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.**

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age at Entry, 30 Years. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | 1856–60 | £ | £ | s. | d. | | | | | | | | | | | | | | | | | | | |
| | | ... | = 2 | 1 | 4 | | | | | | | | | | | | | | | | | | | |
| | 1866–70 | 2·254 | = 2 | 5 | 1 | | | | | | | | ... | ... | ... | | | | | | | | | |
| | 1893–97 | 2·368 | = 2 | 7 | 4 | | | | | | | | 1866–70 | 2·145 | = 2 | 2 | 11 | | | | | | | |
| | | | | | | | | | | | | | 1893–97 | 2·261 | = 2 | 5 | 3 | | | | | | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | | 2 | | | | 3 | | | 1 | | | | | 2 | | | | 3 | | |
| | £ | £ | s. | d. | | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 2·291 | = 2 | 5 | 10 | | 2·184 | = 2 | 3 | 8 | 2·237 | = 2 | 4 | 9 | 2·178 | = 2 | 3 | 7 | 2·089 | = 2 | 1 | 9 | 2·133 | = 2 | 2 | 8 |
| ,, ,, B, C, D, | 2·646 | = 2 | 12 | 11 | | 2·523 | = 2 | 10 | 5 | 2·585 | = 2 | 11 | 8 | 2·523 | = 2 | 10 | 5 | 2·420 | = 2 | 8 | 5 | 2·471 | = 2 | 9 | 5 |
| ,, ,, E, F, . | 2·949 | = 2 | 19 | 0 | | 2·805 | = 2 | 16 | 1 | 2·877 | = 2 | 17 | 6 | 2·818 | = 2 | 16 | 4 | 2·694 | = 2 | 13 | 11 | 2·756 | = 2 | 15 | 1 |

## Table XXV(*c*).—*continued.*

Annual Premiums payable throughout Life to provide the following Benefits:—

£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

| | 3 per cent. | | | | | | | | | 3½ per cent. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age at Entry, 35 Years. | | | | | | | | | | | | | | | | | |
| Whole Society Experience | 1856–60 | £ ... | £ = | 2 s. | 7 d. | 10 | | | | ... | £ ... | £ = | 2 s. | ... d. | | | | |
| | 1866–70 | £ 2·604 | £ = | 2 s. | 12 d. | 1 | | | | 1866–70 | £ 2·490 | £ = | 2 s. | 9 d. | 10 | | | |
| | 1893–97 | £ 2·734 | £ = | 2 s. | 14 d. | 8 | | | | 1893–97 | £ 2·619 | £ = | 2 s. | 12 d. | 5 | | | |
| | Geographical Area, 1893–97. | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | 2 | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 2·654 | = 2 | 13 | 1 | 2·537 | = 2 | 10 | 9 | 2·591 | = 2 | 11 | 10 | 2·536 | = 2 | 10 | 9 | 2·442 | = 2 | 8 | 10 | 2·484 | = 2 | 9 | 8 |
| ,, ,, B, C, D, | 3·054 | = 3 | 1 | 1 | 2·922 | = 2 | 18 | 5 | 2·985 | = 2 | 19 | 8 | 2·929 | = 2 | 18 | 7 | 2·819 | = 2 | 16 | 5 | 2·870 | = 2 | 17 | 5 |
| ,, ,, E, F, . | 3·378 | = 3 | 7 | 7 | 3·218 | = 3 | 4 | 4 | 3·299 | = 3 | 6 | 0 | 3·242 | = 3 | 4 | 10 | 3·109 | = 3 | 2 | 2 | 3·172 | = 3 | 3 | 5 |

## Table XXV(*c*).—*continued.*

Annual Premiums payable throughout Life to provide the following Benefits:—

£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

| | 3 per cent. | | | | | | | | | | | | 3½ per cent. | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age at Entry, 40 Years. | | | | | | | | | | | | | | | | | | | | | | | |
| Whole Society Experience | | | | | | | | | | | | | | | | | | | | | | | | |
| | 1856–60 | | | | £ | £ | s. | d. | | | | | ... | | | | £ | £ | s. | d. | | | | |
| | 1866–70 | | | | ... | = 2 | 16 | 7 | | | | | ... | | | | ... | ... | | ... | | | | |
| | 1893–97 | | | | 3·053 | = 3 | 1 | 1 | | | | | 1866–70 | | | | 2·937 | = 2 | 18 | 9 | | | | |
| | | | | | 3·202 | = 3 | 4 | 0 | | | | | 1893–97 | | | | 3·089 | = 3 | 1 | 10 | | | | |
| | Geographical Area, 1893–97. | | | | | | | | | | | | Geographical Area, 1893–97. | | | | | | | | | | | |
| | 1 | | | | 2 | | | | 3 | | | | 1 | | | | 2 | | | | 3 | | | |
| | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. | £ | £ | s. | d. |
| Occupation Group, A, H, J, | 3·113 | = 3 | 2 | 3 | 2·992 | = 2 | 19 | 10 | 3·047 | = 3 | 0 | 11 | 2·995 | = 2 | 19 | 11 | 2·893 | = 2 | 17 | 10 | 2·938 | = 2 | 18 | 9 |
| ,, ,, B, C, D, | 3·558 | = 3 | 11 | 2 | 3·421 | = 3 | 8 | 5 | 3·485 | = 3 | 9 | 8 | 3·433 | = 3 | 8 | 8 | 3·315 | = 3 | 6 | 3 | 3·369 | = 3 | 7 | 5 |
| ,, ,, E, F, . | 3·913 | = 3 | 18 | 3 | 3·742 | = 3 | 14 | 10 | 3·823 | = 3 | 16 | 5 | 3·775 | = 3 | 15 | 6 | 3·627 | = 3 | 12 | 7 | 3·698 | = 3 | 14 | 0 |

On referring to Table XXV(*a*)., it will be found that the premiums necessary to provide the benefits named are given for three "Whole Society" experiences, viz., 1856–60, 1866–70, and 1893–97, the first of these being included because it is the basis of the contribution at present charged by the Society for the benefit quoted. These rates are followed by premiums for each of the Sickness experiences of Occupation Groups A, H, J; B, C, D; and E, F, in combination with each of the Mortality experiences of Areas **1**, **2**, and **3**, nine different rates of premium thus being given, to correspond with the differences of liability which this investigation has disclosed. The rates of premium (with the exception of the 1856–60 rates) are duplicated at $3\frac{1}{2}$ per cent.

It will generally be found that the rates of premium brought out by the data of 1856–60 are lower than those brought out by the later data of 1866–70, and these, in turn, are generally exceeded by the rates obtained from the "Whole Society" experience of 1893–97. Inasmuch as the rates in force have not been increased (except in certain cases under pressure of adverse experience) since the adoption of the 1856–60 Tables in 1864, the true measure of the change effected by the new "experience" is the comparison of the 1856–60 rates with those of the 1893–97 Tables; and as a rule the increase of contributions will be found rather considerable. Taking, for example, the age of 25 at entry, the 1856–60 rate (the present standard contribution) is £2, 3s. 6d.* per annum. The rate yielded by the 1866–70 data (which has not been enforced) is £2, 5s. 5d., whilst that presented by the new "experience" for the "Whole Society" is £2, 10s. 9d. Sufficient reason has been shown throughout the course of this descriptive account why the "Whole Society" rate should not be regarded as of primary importance. Regarding the Occupation Group A, H, J as the "normal" class, it is found that the premium for this group at age 25 in Area **1** is £2, 9s. 9d.; in Area **2**, £2, 5s. 7d.; and in Area **3**, £2, 7s. 8d.; these amounts being below the "Whole Society" rates, which are based upon data including occupations bringing greater liability than those of Group A, H, J. For Occupation Group B, C, D the rate applicable to Area **1** is £2, 17s. 9d.; to Area **2**, £2, 13s.; and to Area **3**, £2, 15s. 5d. For Occupation Group E, F the rate applicable to Area **1** is £3, 5s. 2d.; to Area **2**, £2, 19s. 8d.; and to Area **3**, £3, 2s. 6d.

* Being 3s. 4d. per four weeks, with an adjustment for the periodical occurrence of fourteen contributions in a year.

As previously explained, no rates have been calculated from the experience of Group G (Miners), the sickness claims of which have been proved to be most heavy. Even for Group E, F the contributions required for this table of benefits in Area 1 are approximately 50 per cent. above the present ordinary contributions, and from 15 to 20 per cent. above present "hazardous occupation" rates; thus giving point to the suggestion made on a previous page that in view of the enactment of the Workmen's Compensation Act, 1897, the sickness benefit allowances should be modified as an alternative to a great increase in the contribution charges.

It will be noted, again, that the element of occupation is of greater importance in determining the contribution for a sickness benefit than that of locality. The latter cannot, however, be ignored, certainly in the case of tables which provide for continuous half sick pay, and therefore for a heavy liability in old age. In the rates of Tables XXV(*b*). and XXV(*c*)., in which the sick benefit is reduced to quarter pay, the difference of contribution due to locality is materially lessened owing to the reduction in the aged life liability.

The most prominent feature of the experience, as previously pointed out, is the great increase in permanent sickness cost, and it might be expected that the contribution now required to provide a sickness benefit reducing by stages to quarter pay would not be materially different from that formerly required for a benefit diminishing to half pay and no further. That expectation is found, in great measure, to be realised. At age 18, for example, the rate required by Table XXV(*a*)., according to the experience of 1856–60, is £1, 19s. 2d.; and according to the experience of 1866–70, £1, 17s. 8d. By the new experience, according to Table XXV(*b*). the rate at age 18 (Whole Society) is £1, 18s. 9d.: this rate provides for the same benefit as Table XXV(*a*)., except that after two years of sickness continuous half pay is diminished to *quarter pay*.

The following comparison shows how closely this rule holds throughout the scale of entry ages.

| | | 18 | 25 | 30 | 35 | 40 |
|---|---|---|---|---|---|---|
| | | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. |
| "Whole Society" Experience. | Table XXV(*a*). (half pay).—1856–60, . | 1 19 2 | 2 3 6 | 2 10 0 | 2 18 9 | 3 9 7 |
| | 1866–70, . | 1 17 8 | 2 5 5 | 2 12 6 | 3 1 5 | 3 12 11 |
| | Table XXV(*b*). (quarter pay).—1893–97, . | 1 18 9 | 2 5 6 | 2 12 1 | 3 0 6 | 3 11 2 |

Examples of the annual premiums payable to age 65 to provide a deferred annuity of £1 vesting at that age are given by Table XXVI. In section (*a*) of this table the 1866–70 rates, which are in close agreement with those at present used by the Society, are first given, and are followed by the 1893–97 rates for the "Whole Society"—Area 1, Area 2, and Area 3 respectively. On comparison of the rates applicable to Areas 1 and 2, the effect of differing Mortality experiences will be observed. Thus, at age 18 for Area 1 the rate is 1s. 2d. per annum, and for Area 2 but $9\frac{3}{4}$d. per annum. It may be repeated these are the annual rates to provide a benefit of £1 per annum, but they are also the rates payable every four weeks to provide the usual annuity benefit of five shillings per week, and under this aspect will be more familiar to the ordinary reader. The difference between the rates chargeable for Areas 1 and 2 respectively varies between 40 and 25 per cent. of the latter according to age at entry. In view of the importance, thus evidenced, of discrimination between localities in settling annuity rates, it has been considered necessary to prepare separate Rural and Urban Life Tables for each area, and these, with the necessary minimum of monetary values, will be found amongst the tables submitted. Specimen annuity rates are given in Tables XXVI(*b*). and XXVI(*c*).

Tables XXVII(*a*). and XXVII(*b*). give specimen rates for sickness annuity and death benefits, in combination, for Occupation Group A, H, J—the "normal" class. It will be seen that higher contributions are required from persons residing in Area 1 than the 1866–70 rates at present charged for these benefits. In the case of Area 2 the relatively heavy mortality results in a reduction from present rates, and so far as Area 3 is concerned, there is little difference between the old and new experiences.

## Annual Premium payable to 65 Years of Age to provide a Deferred Annuity of £1 vesting at the Age of 65.

*Manchester Unity Experience*, 1866–70 *and* 1893–97. 3 *per cent.*

### Table XXVI(*a*).—Rural and Urban combined.

| Age. | 1866–70, Whole Society. | 1893–1897. | | | |
|---|---|---|---|---|---|
| | | Whole Society. | Area 1. | Area 2. | Area 3. |
| | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. |
| 18 | ·0501 = 1 0 | ·0509 = 1 0¼ | ·0583 = 1 2 | ·0403 = 0 9¾ | ·0497 = 1 0 |
| 25 | ·0687 = 1 4½ | ·0703 = 1 5 | ·0802 = 1 7¼ | ·0560 = 1 1½ | ·0687 = 1 4½ |
| 30 | ·0892 = 1 9½ | ·0904 = 1 9¾ | ·1028 = 2 0¾ | ·0723 = 1 5¼ | ·0883 = 1 9¼ |
| 35 | ·1184 = 2 4½ | ·1190 = 2 4½ | ·1349 = 2 8½ | ·0959 = 1 11 | ·1162 = 2 4 |
| 40 | ·1623 = 3 3 | ·1615 = 3 2¾ | ·1825 = 3 7¾ | ·1315 = 2 7½ | ·1581 = 3 2 |

### Table XXVI(*b*).—Rural Experience, 1893–97.

| Age. | Whole Society. | Area 1. | Area 2. | Area 3. |
|---|---|---|---|---|
| | £ s. d. | £ s. d. | £ s. d. | £ s. d. |
| 18 | ·0552 = 1 1¼ | ·0594 = 1 2¼ | ·0448 = 0 10¾ | ·0522 = 1 0½ |
| 25 | ·0760 = 1 6¼ | ·0817 = 1 7½ | ·0619 = 1 3 | ·0719 = 1 5¼ |
| 30 | ·0973 = 1 11½ | ·1047 = 2 1 | ·0797 = 1 7 | ·0923 = 1 10¼ |
| 35 | ·1277 = 2 6¾ | ·1371 = 2 9 | ·1053 = 2 1¼ | ·1212 = 2 5 |
| 40 | ·1729 = 3 5½ | ·1851 = 3 8½ | ·1435 = 2 10½ | ·1642 = 3 3½ |

### Table XXVI(*c*).—Urban Experience, 1893–97.

| Age. | Whole Society. | Area 1. | Area 2. | Area 3. |
|---|---|---|---|---|
| | £ s. d. | £ s. d. | £ s. d. | £ s. d. |
| 18 | ·0462 = 0 11 | ·0551 = 1 1¼ | ·0384 = 0 9¼ | ·0477 = 0 11½ |
| 25 | ·0640 = 1 3½ | ·0762 = 1 6¼ | ·0534 = 1 0¾ | ·0660 = 1 4 |
| 30 | ·0825 = 1 7¾ | ·0989 = 1 11¾ | ·0691 = 1 4½ | ·0851 = 1 8½ |
| 35 | ·1090 = 2 2¼ | ·1287 = 2 7 | ·0919 = 1 10 | ·1121 = 2 3 |
| 40 | ·1487 = 2 11¾ | ·1745 = 3 6 | ·1264 = 2 6¼ | ·1529 = 3 0¾ |

## Table XXVII(*a*).

Annual Premiums payable to 65 Years of Age to provide the following Benefits:—

£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness: these benefits being assured until the attainment of 65 years of age. 10s. per week Annuity-benefit from 65 years of age, £20 at Death, and £10 at the Death of a member's first Wife.

### Interest 3 per cent.

| Age. | M.U., 1866–70. Whole Society. | M.U., 1893–97. Whole Society. | M.U., 1893–97. Occupation Group, A, H, J only. | | |
|---|---|---|---|---|---|
| | | | Area 1. | Area 2. | Area 3. |
| | £ s. d. | £ £ s. d. | £ £ s. d. | £ £ s. d. | £ £ s. d. |
| 18 | 2 15 6 | 3·023 = 3 0 6 | 3·094 = 3 1 11 | 2·636 = 2 12 9 | 2·880 = 2 17 7 |
| 25 | 3 10 8 | 3·790 = 3 15 10 | 3·910 = 3 18 2 | 3·300 = 3 6 0 | 3·624 = 3 12 6 |
| 30 | 4 6 5 | 4·571 = 4 11 5 | 4·738 = 4 14 9 | 3·983 = 3 19 8 | 4·378 = 4 7 7 |
| 35 | 5 7 8 | 5·645 = 5 12 11 | 5·884 = 5 17 8 | 4·923 = 4 18 5 | 5·419 = 5 8 5 |
| 40 | 6 18 2 | 7·164 = 7 3 3 | 7·508 = 7 10 2 | 6·267 = 6 5 4 | 6·909 = 6 18 2 |

## Table XXVII(*b*).

Annual Premiums payable to 65 Years of Age to provide the following Benefits:—

£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness; these benefits being assured until the attainment of 65 years of age. 10s. per week Annuity-benefit from 65 years of age, £20 at Death, and £10 at the Death of a member's first Wife.

### Interest 3 per cent.

| Age. | M.U., 1866–70. Whole Society. | M.U., 1893–97. Whole Society. | M.U., 1893–97. Occupation Group, A, H, J only. | | |
|---|---|---|---|---|---|
| | | | Area 1. | Area 2. | Area 3. |
| | £ s. d. | £ £ s. d. | £ £ s. d. | £ £ s. d. | £ £ s. d. |
| 18 | 2 13 4 | 2·849 = 2 17 0 | 2·932 = 2 18 8 | 2·483 = 2 9 8 | 2·722 = 2 14 5 |
| 25 | 3 8 6 | 3·562 = 3 11 3 | 3·699 = 3 14 0 | 3·098 = 3 2 0 | 3·415 = 3 8 4 |
| 30 | 4 3 2 | 4·295 = 4 5 11 | 4·481 = 4 9 7 | 3·737 = 3 14 9 | 4·126 = 4 2 6 |
| 35 | 5 3 4 | 5·304 = 5 6 1 | 5·568 = 5 11 4 | 4·620 = 4 12 5 | 5·108 = 5 2 2 |
| 40 | 6 12 9 | 6·741 = 6 14 10 | 7·116 = 7 2 4 | 5·889 = 5 17 9 | 6·523 = 6 10 5 |

The foregoing Tables scarcely call for further explanation. So far as contributions are concerned, they sum up the financial results of the enquiry, and will doubtless receive the careful attention of the members of the Society.

The next question, and one of equal importance with that just dealt with, is the effect of the adoption of the new Tables for the purpose of Valuation.

Great changes in mortality and sickness experiences have been shown to have come about since 1866–70, and as the object of the Valuation of a friendly society is to exhibit the financial position as reliably as circumstances will permit, the first essential is that assumptions as to future sickness and mortality experience which are based upon the Tables framed from the experience of those years, should be abandoned, and the Valuation estimates revised by the adoption of the most recent data. The effect of the change of basis in particular cases will depend upon the ages of the members, the benefits paid, the contributions charged for such benefits, the locality in which the branch or society is situated, and the occupations principally followed by the members; and no general rule can be laid down by which the position as shown by the new Tables can be deduced from that exhibited by a Valuation on the Tables of 1866–70.

With the view, however, of affording general information on this important subject, an extensive series of valuations has been made, and the results obtained are shown in Tables XXVIII., XXIX., and XXX.

It was made clear by the course of the investigation that the financial effect of a change from the old to the new tables would not be the same at all ages; and that the aggregate effect of such a change in the case of any branch or society would depend to some extent upon the relative numbers of old and young members. Recourse was accordingly had to certain valuation returns for the material wherewith to construct an average or representative lodge at various stages of existence; these, as chosen, being respectively 20 years, 40 years, and 70 years. The Lodges selected to supply the data were fairly numerous, and the membership-distribution obtained by aggregating them was such as might be looked for in an average Lodge—*i.e.*, one which had been neither abnormally quiet nor abnormally active in its operations for a series of years

immediately past. To such an average distribution of membership the several new tables at two rates of interest—3 and $3\frac{1}{2}$ per cent.—were applied, and the total value of each benefit, or other factor, on each basis was then reduced to a common standard as shown by the Tables.

Table XXVIII. gives the relative values of benefits, and is in three sections. Section (*a*) applies to a sickness benefit of 1 per week for 52 weeks, with ·50 per week for remainder of sickness—say £1 and 10s. per week, or 10s. and 5s. per week respectively—with usual death benefits added; section (*b*) applies in like manner to a sickness benefit of 1 per week for 52 weeks, ·50 per week for 52 weeks, and ·25 per week for the remainder of sickness (with death benefits added); and section (*c*) provides for the like amounts of pay, with the periods of full and half sick benefit limited to 26 weeks.

## Table XXVIII(*a*).

### Valuation of Representative Lodge.

Comparative Value of Benefits on the several Bases supplied by the M.U. Experience, 1893–97, the Standard Value of 1000 being based on the M.U. Experience, 1866–70.

Benefits, 1 per week during the first 52 weeks of Sickness, and ·50 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

| Basis of Valuation. | | 3 per cent. | | | $3\frac{1}{2}$ per cent. | | |
|---|---|---|---|---|---|---|---|
| | | Age of Lodge. | | | Age of Lodge. | | |
| | | 20 Years. | 40 Years. | 70 Years. | 20 Years. | 40 Years. | 70 Years. |
| M.U., 1866–70, | | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 |
| M.U., 1893–97, Whole Society, | | 1158 | 1149 | 1140 | 1157 | 1147 | 1142 |
| M.U., 1893–97. | | | | | | | |
| Area. | Occupations. | | | | | | |
| 1 | A, H, J. | 1167 | 1170 | 1169 | 1157 | 1161 | 1162 |
| | B, C, D. | 1350 | 1344 | 1332 | 1342 | 1336 | 1327 |
| | E, F. | 1511 | 1499 | 1486 | 1503 | 1491 | 1480 |
| 2 | A, H, J. | 1001 | 990 | 984 | 1007 | 994 | 989 |
| | B, C, D. | 1160 | 1140 | 1123 | 1169 | 1145 | 1130 |
| | E, F. | 1293 | 1264 | 1246 | 1306 | 1272 | 1254 |
| 3 | A, H, J. | 1086 | 1082 | 1077 | 1083 | 1079 | 1076 |
| | B, C, D. | 1258 | 1245 | 1229 | 1259 | 1244 | 1230 |
| | E, F. | 1406 | 1386 | 1368 | 1407 | 1385 | 1369 |

## Table XXVIII(*b*).

### Valuation of Representative Lodge.

Comparative Value of Benefits on the several Bases supplied by the M.U. Experience, 1893–97, the Standard Value of 1000 being based on the M.U Experience, 1866–70.

Benefits, 1 per week during the first 52 weeks of Sickness, ·50 per week during the second 52 weeks, and ·25 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

| Basis of Valuation. | | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|---|
| | | Age of Lodge. | | | Age of Lodge. | | |
| | | 20 Years. | 40 Years. | 70 Years. | 20 Years. | 40 Years. | 70 Years. |
| M.U., 1866–70, | | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 |
| M.U., 1893–97, Whole Society, | | 1083 | 1065 | 1052 | 1085 | 1066 | 1055 |
| M.U., 1893–97. | | | | | | | |
| Area. | Occupations. | | | | | | |
| 1 | A, H, J. | 1081 | 1075 | 1069 | 1075 | 1070 | 1065 |
| | B, C, D. | 1244 | 1225 | 1206 | 1241 | 1220 | 1203 |
| | E, F. | 1389 | 1359 | 1336 | 1387 | 1356 | 1335 |
| 2 | A, H, J. | 953 | 935 | 924 | 959 | 941 | 930 |
| | B, C, D. | 1097 | 1067 | 1046 | 1108 | 1074 | 1053 |
| | E, F. | 1222 | 1180 | 1153 | 1237 | 1190 | 1162 |
| 3 | A, H, J. | 1020 | 1008 | 998 | 1020 | 1007 | 999 |
| | B, C, D. | 1174 | 1149 | 1127 | 1178 | 1150 | 1131 |
| | E, F. | 1309 | 1274 | 1248 | 1314 | 1276 | 1250 |

## Table XXVIII(*c*).

### Valuation of Representative Lodge.

Comparative Value of Benefits on the several Bases supplied by the M.U. Experience, 1893–97, the Standard Value of 1000 being based on the M.U. Experience, 1866–70.

Benefits, 1 per week during the first 26 weeks of Sickness, ·50 per week during the second 26 weeks, and ·25 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

| Basis of Valuation. | | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|---|
| | | Age of Lodge. | | | Age of Lodge. | | |
| | | 20 Years. | 40 Years. | 70 Years. | 20 Years. | 40 Years. | 70 Years. |
| M.U., 1866–70, | | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 |
| M.U., 1893–97, Whole Society, | | 1086 | 1072 | 1062 | 1088 | 1074 | 1066 |
| M.U., 1893–97. | | | | | | | |
| Area. | Occupations. | | | | | | |
| 1 | A, H, J. | 1081 | 1078 | 1076 | 1076 | 1074 | 1074 |
| | B, C, D. | 1242 | 1226 | 1213 | 1240 | 1223 | 1212 |
| | E, F. | 1382 | 1358 | 1341 | 1381 | 1356 | 1340 |
| 2 | A, H, J. | 961 | 947 | 941 | 970 | 954 | 947 |
| | B, C, D. | 1106 | 1078 | 1061 | 1117 | 1087 | 1070 |
| | E, F. | 1227 | 1189 | 1167 | 1244 | 1199 | 1177 |
| 3 | A, H, J. | 1023 | 1015 | 1009 | 1024 | 1016 | 1012 |
| | B, C, D. | 1177 | 1154 | 1139 | 1180 | 1158 | 1143 |
| | E, F. | 1308 | 1276 | 1256 | 1314 | 1280 | 1260 |

On reference to the foregoing Table, it will be seen that six columns of figures are given in each section: the first set of three being relative values of benefits at 3 per cent., and the second set of three the corresponding values at $3\frac{1}{2}$ per cent. The first column in each set shows the position with respect to a "representative" lodge of 20 years' existence, the second shows the position with respect to such a lodge after an existence of 40 years, and the third refers to a lodge which has existed for 70 years.

The first entry in the first column of Table XXVIII(*a*). is thus the relative value of the benefits named on the basis of the M.U. Experience, 1866–70; this is the Standard Value, and is accordingly fixed at 1000. The second entry in the same column is the value on the aggregate or *Whole Society* Experience, 1893–97, and, relatively, this is shown at 1158, or nearly 16 per cent. more than the corresponding value on the 1866–70 Standard. Then follow three sets of values referring to Areas 1, 2, and 3 respectively, each set containing 3 values referring respectively to cases in which the occupations are assumed to be those of Groups A, H, J; B, C, D; and E, F. For Occupation Group A, H, J in Area 1 the relative value is 1167, for Occupation Group B, C, D in the same area the relative value is 1350, and for Occupation Group E, F in the same area the relative value is 1511. The figures referring to Areas 2 and 3 are to be read similarly. It will at once be seen that the effect of occupations on the benefit values is very great, the excess in the case of Group B, C, D over Group A, H, J being 183, or about 16 per cent.; and the excess in the case of Group E, F being 344, or between 29 and 30 per cent.

If the figures referring to a particular occupation group in different geographical areas be contrasted, considerable differences will be found as the result of varying mortality experiences alone. Thus in Area 2 the relative value of benefits in Group A, H, J is 1001, this being the minimum. In Area 3, where the average duration of life is greater than in Area 2, the value is 1086, or $8\frac{1}{2}$ per cent. higher; and in Area 1, where the average duration of life, as between the three areas, is greatest, the relative value of benefits is 1167, or $16\frac{1}{2}$ per cent. greater than in Area 2. Similar features are shown by the other columns.

It will be noted that the variations attributable to differences in the period for which the Lodge has existed are not very great. This is a satisfactory feature so far as the present portion of the enquiry is concerned: lodges and friendly societies frequently differ from each other so widely in respect of admissions and lapses, and there are so many variations in the experience of any one society from year to year, that if great differences presented themselves between the relative values of the benefit (in comparison with the Standard) at one period and another, there would be considerable hesitation in presenting such figures as those contained in these Tables. Comparison of section (*a*) of Tables XXVIII. with sections (*b*) and (*c*) shows that in cases where the sickness benefit is reduced to quarter pay in protracted cases, the effect of the supersession of the old standard is much less than in the case where half pay is continuous. Thus, in the Occupation Group A, H, J Area 1, age of Lodge 20 years, the values change from the standard 1000

in the case of section (*a*) (Half pay continuous) to 1167,

in the case of section (*b*) (Quarter pay after two years) to 1081,

in the case of section (*c*) (Quarter pay after one year) to 1081,

and a similar difference is observable throughout. This is of course attributable to the fact that much of the excess of benefit value disclosed by the new experience arises from the great increase in protracted sickness; the greater the proportion of full benefit allowed in continuous sickness, the greater is the additional liability resulting from the change of experience. It is matter for regret that such should be the case. Whilst the practice of diminishing the benefits in protracted sickness is one which the conditions of their work have enforced upon friendly societies, the custom, which must in some degree restrict the utility of the societies, is none the less regrettable; and it is unfortunate that the change in sickness experience has taken such a form, that those lodges and societies which have hitherto provided the largest proportion of benefit in long continued sickness are the most heavily taxed by the augmentation of liability. That in some such cases the effect of the increase of sickness claims is very serious will presently be shown.

Table XXIX. gives the relative values of a contribution of 1 per member per annum in each of the three geographical areas; taking

the period of existence 20 years and Interest 3 per cent., it appears that as against a standard value of 1000 (M.U. Experience, 1866–70) the Whole Society Experience, 1893–97 gives 1036, the experience of Area 1, 1060; that of Area 2, 994; and that of Area 3, 1030.

## Table XXIX.

### Valuation of Representative Lodge.

Comparative Value of Contributions on Bases supplied by the M.U. Experience, 1893–97, the Standard Value of 1000 being based on the M.U. Experience, 1866–70.

**Contribution, 1 per Member per Annum.**

| Basis of Valuation. | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age of Lodge. | | | Age of Lodge. | | |
| | 20 Years. | 40 Years. | 70 Years. | 20 Years. | 40 Years. | 70 Years. |
| M.U. Experience, 1866–70, | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 |
| " " 1893–97, Whole Society, | 1036 | 1031 | 1025 | 1035 | 1028 | 1023 |
| M.U., 1893–97— | | | | | | |
| Area 1, . . . | 1060 | 1059 | 1058 | 1058 | 1057 | 1055 |
| Area 2, . . . | 994 | 979 | 971 | 996 | 981 | 973 |
| Area 3, . . . | 1030 | 1023 | 1018 | 1030 | 1022 | 1017 |

Comparison of related quantities in Tables XXVIII. and XXIX. will show that the effect of the change of experience is much greater in the case of the benefits than in the case of the contributions; the reason being that in the former case the increase in the length of life (where such is found) operates to increase the benefit values as well as the contributions whilst at the same time the *rate* of sickness claims is also increased—the liabilities being thus augmented, over a great part of the Society, by two distinct forces. The

consequences of this are to be seen in the Reserves, *i.e.*, the differences between the values of the benefits and those of the contributions, in other words the amounts of fund required in order to produce an even balance of assets and liabilities. The approximate amount of reserve in any individual case may be obtained, presuming the Valuation to have been based upon the 1866–70 Standard without adjustment for special circumstances, by altering the benefit and contribution values shown by the last valuation in the relative proportions indicated by Tables XXVIII. and XXIX. respectively; the proportions chosen for this purpose being, of course, those which are appropriate to the particular case under consideration. For example if a Lodge be situate in Area 1, have existed for 40 years or thereabouts, have a majority of its members engaged in occupations answering to the description of Group J, and pay benefits on the scale of Table XXVIII(*b*)., the values of its benefits as shown at the last Valuation (if made at 3 per cent.) will be increased approximately, by the new experience, in the proportion $\frac{1075}{1000}$; and similarly the values of the contributions will be increased approximately in the proportion $\frac{1059}{1000}$. In a general account such as the present it is impossible to do more, as previously stated, than indicate, within fairly wide limits, what the effect of the new tables on reserves will be. Table XXX. has been prepared to show the effect on reserves in a case in which:—

(1) the assumed age at entry is 20 in all cases.

(2) the contributions are paid by the current rates of the Manchester Unity for non-hazardous occupations, these being the rates deduced from the experience of the period 1856–60.

(3) the occupations followed are of the general "non-hazardous" class which throughout this account have been designated Group A, H, J.

(4) the Valuation has been based hitherto upon the Manchester Unity Experience 1866–70, the experience of the particular branch having exhibited no special feature, such as excess of sickness attributable to occupation causes, as would have led to an adjustment of the standard values.

## Table XXX(*a*).

Comparative Amounts of Reserve required by the M.U. Experience 1893–97, relatively to 1000 required by the M.U. Experience 1866–70 (Rural, Town, and City Districts combined); Normal Occupations (Group A, H, J).

*Contributions assumed to be paid for Age at Entry* 20 *at the Rate shown by the Experience of* 1856–60, *being the Amount at present charged for Ordinary Occupations under the Rules of the Manchester Unity.*

Benefits 1 per week during the first 52 weeks of Sickness, and ·50 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

| Basis of Valuation. | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age of Lodge. | | | Age of Lodge. | | |
| | 20 Years. | 40 Years. | 70 Years. | 20 Years. | 40 Years. | 70 Years. |
| M.U. Experience, 1866–70, | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 |
| M.U. Experience— 1893–97 (Area 1), . | 1413 | 1309 | 1273 | 1432 | 1302 | 1269 |
| ,, ( ,, 2), . | 1014 | 1003 | 995 | 1033 | 1012 | 1004 |
| ,, ( ,, 3), . | 1213 | 1155 | 1132 | 1230 | 1157 | 1135 |

## Table XXX(*b*).

Comparative Amounts of Reserve required by the M.U. Experience 1893–97 relatively to 1000 required by the M.U. Experience 1866–70 (Rural, Town, and City Districts combined); Normal Occupations (Group A, H, J).

*Contributions assumed to be paid for Age at Entry* 20 *at the Rate shown by the Experience of* 1856–60, *being the Amount at present charged for Ordinary Occupations under the Rules of the Manchester Unity.*

Benefits 1 per week during the first 52 weeks of Sickness, ·50 per week during the second 52 weeks, and ·25 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

| Basis of Valuation. | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age of Lodge. | | | Age of Lodge. | | |
| | 20 Years. | 40 Years. | 70 Years. | 20 Years. | 40 Years. | 70 Years. |
| M.U. Experience, 1866–70, | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 |
| M.U. Experience— 1893–97 (Area 1), . | 1132 | 1098 | 1079 | 1125 | 1087 | 1074 |
| „ ( „ 2), . | 855 | 880 | 880 | 857 | 884 | 886 |
| „ ( „ 3), . | 995 | 990 | 980 | 992 | 987 | 981 |

## Table XXX(*c*).

Comparative Amounts of Reserve required by the M.U. Experience 1893–97, relatively to 1000 required by the M.U. Experience 1866–70 (Rural, Town, and City Districts combined); Normal Occupations (Group A, H, J).

*Contributions assumed to be paid for Age at Entry* 20 *at the Rate shown by the Experience of* 1856–60, *being the Amount at present charged for Ordinary Occupations under the Rules of the Manchester Unity.*

**Benefits** 1 per week during the first 26 weeks of Sickness, ·50 per week during the second 26 weeks, and ·25 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

| Basis of Valuation. | 3 per cent. | | | 3½ per cent. | | |
|---|---|---|---|---|---|---|
| | Age of Lodge. | | | Age of Lodge. | | |
| | 20 Years. | 40 Years. | 70 Years. | 20 Years. | 40 Years. | 70 Years. |
| M.U. Experience, 1866–70, | 1000 | 1000 | 1000 | 1000 | 1000 | 1000 |
| M.U. Experience— 1893–97 (Area 1), . | 1125 | 1104 | 1093 | 1121 | 1096 | 1091 |
| ,, ( ,, 2), . | 893 | 910 | 911 | 904 | 918 | 922 |
| ,, ( ,, 3), . | 1009 | 1007 | 1002 | 1010 | 1007 | 1007 |

It will be seen that the maximum *proportionate* increase of reserve is required by the Lodges which (1) assure continuous half pay, (2) are situate in Area 1, and (3) have a preponderance of young members; for example the relative liability to 1000 Standard by Table XXX(*a*). for a lodge in Area 1 having existed 20 years, and being valued at 3 per cent. is 1413. Such a lodge in Area 2 requires no greater relative reserve than 1014—practically the same as the 1866–70 Standard—and a lodge situate in Area 3 requires a relative reserve of 1213.

Whether such an increase of liability would require the revision of the contribution payments of existing members would necessarily depend upon the amount of funds which the lodge had been able to accumulate. It may be expected that some part of what has hitherto been regarded as "Surplus" in many lodges will be absorbed by the increase of reserves, and that on the other hand where "deficiency" has existed such deficiency in many cases will be increased. No universally applicable rule as to change of contributions can therefore be laid down. Reference to Tables XXX(*b*). and XXX(*c*). shows that in Area 2 there will be cases in which, owing to the heavy mortality rates, the reserves required will be diminished. In Area 3 the reserves of the cases taken as examples for the purpose of Table XXX. sections (*b*) and (*c*) run closely to the 1866–70 Standard.

In conclusion, mention should be made of the circumstance that whilst the lines of the investigation were settled and its processes controlled by the author of this account, considerable assistance was rendered by Mr. S. Watson, who undertook a large part of the heavy work of classifying the occupations, none of which was of a nature to be entrusted to subordinates.

The thanks of the author are also due to his friend, Mr. John Spencer, F.I.A., of the English and Scottish Law Life Assurance Association, London, whose services in the graduation of the rates of sickness and mortality, and in the verification of monetary tables, were most valuable

It was a matter of deep regret to those associated with him that the late Mr. R. Watson did not survive to see the completion of the work, but it should be placed on record that although, when the investigation commenced, he had relinquished

the greater part of his professional duties in consequence of advanced age, he manifested keen and sympathetic interest in the progress of the enquiry, and by many fruitful suggestions aided those on whom the detail work devolved.

A. W. W.

NOTTINGHAM, 31*st March* 1903.

# MANCHESTER UNITY EXPERIENCE, 1893-97.

## TABLES.

## Table A.

### Summary of Experience 1893–1897 (Whole Society).

| Age. | Number of Members. | | | | | Number of Years of Life Exposed to Risk. | | |
|---|---|---|---|---|---|---|---|---|
| | In the Society, 1st Jan. 1893. | Entered. | Died. | Withdrew. | In the Society, 31st Dec. 1897. | Of Sickness. | Of Death. | Of Secession. |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 13 | 1 | 1 | ... | ... | ... | 1· | 1·5 | 1·5 |
| 14 | 3 | 11 | ... | 1 | 1 | 3· | 9· | 9·5 |
| 15 | 13 | 691 | ... | 3 | 4 | 25· | 367· | 368·5 |
| 16 | 402 | 13272 | 8 | 101 | 141 | 861· | 7555·5 | 7602· |
| 17 | 2588 | 17914 | 49 | 596 | 2900 | 13201·5 | 22482· | 22755·5 |
| 18 | 5519 | 36407 | 102 | 1591 | 6663 | 28305· | 47355· | 48099·5 |
| 19 | 11901 | 21200 | 209 | 3556 | 13386 | 59515·5 | 71998· | 73671·5 |
| 20 | 14989 | 18934 | 287 | 5080 | 16942 | 73434·5 | 85584·5 | 87981· |
| 21 | 16862 | 16441 | 318 | 5980 | 19714 | 83234· | 94603·5 | 97434·5 |
| 22 | 18021 | 13469 | 389 | 6598 | 21291 | 89453·5 | 99681·5 | 102786· |
| 23 | 19498 | 11549 | 414 | 7001 | 21745 | 93373· | 102855· | 106138·5 |
| 24 | 19340 | 10338 | 407 | 6859 | 22370 | 94622·5 | 103424·5 | 106650·5 |
| 25 | 19693 | 8359 | 456 | 6472 | 22377 | 95373· | 103016·5 | 106024·5 |
| 26 | 19493 | 7547 | 431 | 6180 | 21737 | 94864·5 | 101943·5 | 104818· |
| 27 | 19145 | 6524 | 427 | 5871 | 21393 | 93803·5 | 100274· | 102997· |
| 28 | 19147 | 6182 | 506 | 5275 | 21299 | 92494· | 98475·5 | 100860· |
| 29 | 19180 | 5634 | 482 | 5246 | 20476 | 91640· | 97321·5 | 99703·5 |
| 30 | 18964 | 4607 | 485 | 4656 | 20208 | 90890·5 | 95764·5 | 97850· |
| 31 | 17709 | 3582 | 505 | 4136 | 19661 | 88914·5 | 93026· | 94841·5 |
| 32 | 17129 | 3451 | 465 | 3689 | 18856 | 86595·5 | 90398· | 92010· |
| 33 | 17417 | 2964 | 492 | 3386 | 18566 | 85033· | 88454· | 89901· |
| 34 | 15993 | 2777 | 534 | 3029 | 18357 | 82091· | 85261· | 86508·5 |
| 35 | 15424 | 2104 | 524 | 2660 | 17981 | 79122· | 81766· | 82834· |
| 36 | 15045 | 1627 | 541 | 2463 | 16874 | 76401·5 | 78717· | 79678· |
| 37 | 14599 | 1446 | 522 | 2016 | 16216 | 73874· | 75866· | 76613· |
| 38 | 13975 | 1337 | 514 | 1807 | 16299 | 70671· | 72500· | 73146·5 |
| 39 | 13397 | 1320 | 548 | 1547 | 14921 | 68406· | 70113·5 | 70622· |
| 40 | 13391 | 870 | 579 | 1477 | 14530 | 66546·5 | 68009·5 | 68458·5 |
| 41 | 12682 | 595 | 593 | 1282 | 13924 | 64306·5 | 65541·5 | 65886· |
| 42 | 12140 | 596 | 557 | 1128 | 13482 | 61856·5 | 62997· | 63282·5 |
| 43 | 11834 | 522 | 631 | 948 | 12865 | 59879·5 | 60930· | 61088·5 |
| 44 | 11336 | 464 | 650 | 864 | 12338 | 57895· | 58884· | 58991· |
| 45 | 10637 | 86 | 561 | 744 | 12219 | 55407·5 | 56103· | 56194·5 |
| 46 | 10509 | 12 | 596 | 662 | 11617 | 53055· | 53690· | 53723· |
| 47 | 10405 | 7 | 639 | 530 | 11003 | 51321·5 | 51909·5 | 51855· |
| 48 | 10039 | 13 | 624 | 422 | 10602 | 49712· | 50241·5 | 50140·5 |
| 49 | 9388 | 10 | 642 | 433 | 10184 | 47863· | 48405·5 | 48301· |
| 50 | 8853 | 11 | 668 | 399 | 9567 | 46105· | 46644· | 46509·5 |
| 51 | 8771 | 9 | 692 | 307 | 9424 | 44476· | 44980· | 44787·5 |
| 52 | 8440 | 3 | 721 | 294 | 9222 | 42702·5 | 43211·5 | 42998· |
| 53 | 8362 | 10 | 783 | 233 | 9006 | 41076·5 | 41589·5 | 41314·5 |
| 54 | 7335 | 8 | 785 | 229 | 8300 | 39108·5 | 39619·5 | 39341·5 |

Note.—The entries in Col. 2 at ages over 45 represent Members of Societies which were admitted as branches of the Order during the years 1893–97.

## Table A.

### Summary of Experience 1893–1897 (Whole Society).

| Number of Sickness Claims. | | | Number of Weeks of Sickness-Claim. | | | | | | Age. |
|---|---|---|---|---|---|---|---|---|---|
| First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | First Three Months of Sickness. | Second Three Months of Sickness. | Second Six Months of Sickness. | Second Twelve Months of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | |
| (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | |
| 1 | ... | 1 | 2 | ... | ... | ... | ... | 2 | 13 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 14 |
| 17 | ... | 17 | 38 | ... | ... | ... | ... | 38 | 15 |
| 803 | ... | 803 | 2006 | 52 | ... | ... | ... | 2058 | 16 |
| 3910 | ... | 3910 | 11302 | 716 | 242 | 11 | ... | 12271 | 17 |
| 8784 | ... | 8784 | 24824 | 1829 | 795 | 153 | ... | 27601 | 18 |
| 15688 | 2 | 15688 | 45005 | 3987 | 1962 | 599 | 30 | 51583 | 19 |
| 19152 | 11 | 19155 | 55514 | 5534 | 3150 | 1387 | 209 | 65794 | 20 |
| 20805 | 26 | 20812 | 60634 | 6692 | 3648 | 2056 | 598 | 73628 | 21 |
| 21530 | 52 | 21551 | 63322 | 7773 | 4589 | 2457 | 1619 | 79760 | 22 |
| 22162 | 73 | 22205 | 65081 | 7730 | 5288 | 3059 | 2504 | 83661 | 23 |
| 22376 | 94 | 22429 | 66349 | 8521 | 4802 | 3666 | 3078 | 86416 | 24 |
| 22231 | 116 | 22298 | 66769 | 9164 | 5779 | 3513 | 3980 | 89206 | 25 |
| 22348 | 130 | 22440 | 66430 | 8514 | 5695 | 3799 | 4910 | 89349 | 26 |
| 21975 | 135 | 22071 | 65796 | 9147 | 6767 | 4007 | 4923 | 90640 | 27 |
| 21615 | 149 | 21715 | 64595 | 8742 | 6002 | 4149 | 5484 | 88972 | 28 |
| 21357 | 146 | 21458 | 64485 | 8921 | 6084 | 3900 | 5531 | 88922 | 29 |
| 21170 | 164 | 21301 | 64345 | 9505 | 6266 | 4819 | 6625 | 91559 | 30 |
| 20911 | 179 | 21032 | 65260 | 9598 | 6752 | 4663 | 6931 | 93205 | 31 |
| 20431 | 179 | 20557 | 63360 | 9362 | 6608 | 5098 | 6843 | 91271 | 32 |
| 19963 | 219 | 20110 | 63025 | 9545 | 7257 | 5400 | 8457 | 93683 | 33 |
| 19226 | 235 | 19400 | 60949 | 9822 | 6680 | 4677 | 9546 | 91674 | 34 |
| 18488 | 270 | 18696 | 60521 | 9969 | 6898 | 4868 | 11094 | 93350 | 35 |
| 18088 | 251 | 18283 | 58762 | 10204 | 7950 | 4971 | 10592 | 92478 | 36 |
| 17612 | 285 | 17826 | 57987 | 9822 | 7501 | 5935 | 11594 | 92839 | 37 |
| 16881 | 297 | 17110 | 56703 | 10029 | 7403 | 5693 | 12660 | 92488 | 38 |
| 16552 | 338 | 16811 | 56663 | 10263 | 7886 | 5819 | 14353 | 94985 | 39 |
| 16216 | 362 | 16495 | 55708 | 10286 | 8187 | 6741 | 15275 | 96196 | 40 |
| 15988 | 406 | 16295 | 55720 | 10767 | 7875 | 6815 | 16766 | 97944 | 41 |
| 15396 | 408 | 15731 | 54874 | 10837 | 9067 | 6623 | 17163 | 98565 | 42 |
| 15046 | 424 | 15377 | 53556 | 11303 | 8752 | 7772 | 17763 | 99145 | 43 |
| 14671 | 451 | 15022 | 52755 | 10939 | 8733 | 7673 | 18770 | 98871 | 44 |
| 14214 | 462 | 14582 | 51803 | 11203 | 8799 | 7134 | 19848 | 98787 | 45 |
| 13703 | 481 | 14092 | 51179 | 11360 | 9589 | 7492 | 21057 | 100677 | 46 |
| 13488 | 512 | 13901 | 50360 | 11778 | 9227 | 7764 | 22122 | 101251 | 47 |
| 13193 | 542 | 13630 | 49537 | 11876 | 9882 | 8019 | 23590 | 102905 | 48 |
| 12976 | 606 | 13448 | 49977 | 12242 | 10233 | 9453 | 25559 | 107465 | 49 |
| 12550 | 615 | 13055 | 50166 | 12515 | 10043 | 8574 | 27499 | 108796 | 50 |
| 12381 | 700 | 12956 | 48784 | 12970 | 11948 | 10058 | 30868 | 114628 | 51 |
| 11953 | 791 | 12577 | 48680 | 13032 | 11049 | 11334 | 33645 | 117740 | 52 |
| 11707 | 835 | 12416 | 48560 | 13687 | 12026 | 10255 | 37132 | 121660 | 53 |
| 11304 | 872 | 11999 | 46004 | 14032 | 13167 | 12382 | 37830 | 123415 | 54 |

NOTE.—The entries in Cols. 12 to 17 are given to the nearest week, odd days being omitted. For this reason the total as given in Col. 17 differs slightly in cases from the sum of the entries in Cols. 12 to 16.

## Table A.—*continued.*

### Summary of Experience 1893–1897 (Whole Society).

| Age. | Number of Members. | | | | | Number of Years of Life Exposed to Risk. | | |
|---|---|---|---|---|---|---|---|---|
| | In the Society, 1st Jan. 1893. | Entered. | Died. | Withdrew. | In the Society, 31st Dec. 1897. | Of Sickness. | Of Death. | Of Secession. |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 55 | 6954 | 8 | 823 | 222 | 7910 | 37134·5 | 37661· | 37360·5 |
| 56 | 6504 | 8 | 789 | 186 | 7718 | 34937·5 | 35429· | 35127·5 |
| 57 | 6392 | 3 | 830 | 152 | 7423 | 32952· | 33544·5 | 33105·5 |
| 58 | 5782 | 2 | 783 | 135 | 7389 | 30406·5 | 30866·5 | 30542·5 |
| 59 | 5291 | 4 | 800 | 101 | 6351 | 28456· | 28908·5 | 28559· |
| 60 | 4874 | 4 | 819 | 141 | 5978 | 26405·5 | 26887·5 | 26548·5 |
| 61 | 4334 | 1 | 780 | 108 | 5524 | 24312· | 24656·5 | 24420·5 |
| 62 | 4007 | 3 | 818 | 72 | 5417 | 22032· | 22478·5 | 22105·5 |
| 63 | 3669 | 4 | 796 | 67 | 4916 | 19914· | 20347·5 | 19983· |
| 64 | 3053 | 5 | 798 | 45 | 4418 | 17711· | 18135· | 17758·5 |
| 65 | 2779 | 4 | 796 | 54 | 3982 | 15662· | 16089· | 15718· |
| 66 | 2487 | 2 | 694 | 40 | 3471 | 13897· | 14265· | 13938· |
| 67 | 2447 | 3 | 722 | 27 | 3115 | 12496· | 12872· | 12524·5 |
| 68 | 2130 | 2 | 647 | 21 | 2850 | 11073·5 | 11408·5 | 11095·5 |
| 69 | 2108 | 5 | 666 | 17 | 2315 | 10195· | 10539· | 10214·5 |
| 70 | 1863 | 5 | 695 | 18 | 2090 | 9274·5 | 9633·5 | 9295· |
| 71 | 1765 | 2 | 653 | 15 | 1795 | 8560·5 | 8895·5 | 8576·5 |
| 72 | 1634 | 3 | 657 | 7 | 1744 | 7790·5 | 8124· | 7799· |
| 73 | 1623 | 2 | 652 | 13 | 1480 | 7269· | 7602·5 | 7283· |
| 74 | 1236 | 5 | 661 | 14 | 1429 | 6407·5 | 6747·5 | 6424· |
| 75 | 1058 | 2 | 628 | 10 | 1189 | 5627· | 5947· | 5638· |
| 76 | 1025 | 2 | 601 | 9 | 1078 | 4952·5 | 5258·5 | 4962·5 |
| 77 | 840 | 1 | 545 | 10 | 970 | 4242·5 | 4520·5 | 4253· |
| 78 | 697 | 1 | 510 | 6 | 932 | 3479· | 3737·5 | 3485·5 |
| 79 | 573 | 1 | 434 | 7 | 681 | 2894· | 3115· | 2901·5 |
| 80 | 405 | ... | 415 | 1 | 546 | 2327·5 | 2535·5 | 2328·5 |
| 81 | 441 | ... | 364 | 2 | 476 | 1901· | 2084· | 1903· |
| 82 | 333 | ... | 298 | 4 | 400 | 1499· | 1650· | 1503· |
| 83 | 281 | ... | 237 | 2 | 306 | 1204·5 | 1324· | 1206·5 |
| 84 | 164 | 1 | 210 | 2 | 214 | 929· | 1035·5 | 931·5 |
| 85 | 138 | ... | 180 | 2 | 151 | 720· | 811· | 722· |
| 86 | 85 | ... | 136 | ... | 153 | 494· | 562· | 494· |
| 87 | 68 | ... | 91 | ... | 98 | 350·5 | 396· | 350·5 |
| 88 | 38 | ... | 58 | ... | 89 | 225· | 254· | 225· |
| 89 | 24 | ... | 46 | ... | 46 | 151· | 174· | 151· |
| 90 | 19 | ... | 34 | ... | 33 | 96· | 113· | 96· |
| 91 | 17 | ... | 18 | ... | 20 | 67· | 76· | 67· |
| 92 | 11 | ... | 15 | ... | 18 | 40·5 | 48· | 40·5 |
| 93 | 1 | ... | 9 | ... | 5 | 24·5 | 29· | 24·5 |
| 94 | 5 | ... | 6 | ... | 3 | 19· | 22· | 19· |
| 95 | 1 | ... | 4 | ... | 5 | 7· | 9· | 7· |
| 96 | 2 | ... | 2 | ... | 3 | 6· | 7· | 6· |
| 97 | 1 | ... | 3 | ... | 2 | 3·5 | 5· | 3·5 |
| 98 | 1 | ... | ... | ... | ... | 1·5 | 2· | 1·5 |
| 99 | ... | ... | 1 | ... | ... | 1· | 1· | 1· |
| 100 | ... | ... | 1 | ... | ... | ·5 | 1· | ·5 |
| Total. | 596,729 | 222,987 | 39,061 | 107,261 | 673,394 | 2,995,724·5 | 3,180,378·5 | 3,214,478·5 |

## Table A.—*continued.*

### Summary of Experience 1893–1897 (Whole Society).

| Number of Sickness Claims. | | | Number of Weeks of Sickness-Claim. | | | | | | Age. |
|---|---|---|---|---|---|---|---|---|---|
| First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | First Three Months of Sickness. | Second Three Months of Sickness. | Second Six Months of Sickness. | Second Twelve Months of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | |
| (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | |
| 11135 | 944 | 11914 | 46799 | 13611 | 12752 | 12940 | 42017 | 128119 | 55 |
| 10645 | 1005 | 11485 | 45438 | 14268 | 13567 | 12636 | 44736 | 130645 | 56 |
| 10300 | 1046 | 11147 | 44744 | 14768 | 14918 | 13509 | 45390 | 133329 | 57 |
| 9692 | 1058 | 10558 | 42582 | 14843 | 14816 | 14662 | 46481 | 133385 | 58 |
| 9248 | 1124 | 10136 | 40105 | 14317 | 15059 | 16451 | 48226 | 134156 | 59 |
| 8901 | 1173 | 9835 | 39709 | 14553 | 15616 | 16250 | 50815 | 136943 | 60 |
| 8399 | 1261 | 9383 | 37650 | 14516 | 16424 | 17252 | 53416 | 139259 | 61 |
| 7745 | 1284 | 8777 | 34724 | 14306 | 15636 | 18598 | 55401 | 138663 | 62 |
| 7192 | 1352 | 8252 | 33500 | 14126 | 16112 | 17475 | 59279 | 140492 | 63 |
| 6555 | 1417 | 7689 | 30634 | 13488 | 15760 | 20439 | 60443 | 140764 | 64 |
| 6002 | 1436 | 7145 | 27570 | 12517 | 15244 | 18789 | 62527 | 136647 | 65 |
| 5383 | 1485 | 6596 | 25225 | 11606 | 15335 | 18868 | 65141 | 136176 | 66 |
| 4944 | 1545 | 6180 | 23081 | 11203 | 12917 | 18930 | 66884 | 133014 | 67 |
| 4449 | 1517 | 5710 | 21190 | 10849 | 13796 | 17496 | 66716 | 130047 | 68 |
| 4240 | 1589 | 5529 | 20606 | 10814 | 14696 | 18771 | 69452 | 134340 | 69 |
| 3851 | 1713 | 5255 | 18184 | 9954 | 13923 | 20271 | 74672 | 137004 | 70 |
| 3547 | 1792 | 5010 | 16858 | 9755 | 13551 | 19585 | 78222 | 137970 | 71 |
| 3234 | 1832 | 4748 | 15054 | 9216 | 13066 | 19580 | 80566 | 137482 | 72 |
| 2982 | 1926 | 4588 | 14229 | 8806 | 12593 | 18643 | 84563 | 138833 | 73 |
| 2612 | 1901 | 4216 | 11894 | 7450 | 11875 | 17688 | 83715 | 132621 | 74 |
| 2313 | 1833 | 3866 | 10897 | 6855 | 10223 | 16428 | 81205 | 125609 | 75 |
| 2041 | 1780 | 3547 | 9493 | 6180 | 9351 | 16264 | 78772 | 120060 | 76 |
| 1686 | 1684 | 3128 | 7682 | 5379 | 8771 | 13129 | 74384 | 109345 | 77 |
| 1377 | 1539 | 2699 | 6387 | 4362 | 6069 | 11404 | 66864 | 95086 | 78 |
| 1077 | 1341 | 2270 | 4884 | 3436 | 5688 | 8724 | 60093 | 82825 | 79 |
| 885 | 1190 | 1930 | 3822 | 2940 | 4563 | 7935 | 51413 | 70674 | 80 |
| 682 | 1020 | 1599 | 3145 | 2296 | 3560 | 5875 | 45259 | 60135 | 81 |
| 515 | 877 | 1291 | 2214 | 1609 | 2394 | 4782 | 38275 | 49273 | 82 |
| 378 | 732 | 1047 | 1786 | 1487 | 2210 | 3355 | 32887 | 41725 | 83 |
| 292 | 585 | 827 | 1169 | 795 | 1576 | 2828 | 25515 | 31884 | 84 |
| 231 | 479 | 667 | 1041 | 763 | 1089 | 2157 | 20712 | 25762 | 85 |
| 146 | 347 | 468 | 618 | 502 | 824 | 1372 | 14280 | 17597 | 86 |
| 98 | 239 | 325 | 428 | 353 | 513 | 704 | 10768 | 12766 | 87 |
| 57 | 156 | 203 | 210 | 143 | 360 | 625 | 6928 | 8265 | 88 |
| 38 | 117 | 147 | 150 | 147 | 214 | 333 | 4864 | 5709 | 89 |
| 23 | 76 | 92 | 53 | 63 | 156 | 364 | 3035 | 3671 | 90 |
| 17 | 50 | 63 | 92 | 61 | 77 | 159 | 2125 | 2515 | 91 |
| 11 | 32 | 39 | 33 | 36 | 67 | 131 | 1349 | 1616 | 92 |
| 7 | 21 | 26 | 27 | 23 | 34 | 76 | 854 | 1013 | 93 |
| 3 | 16 | 18 | ... | 3 | 27 | 25 | 733 | 789 | 94 |
| 2 | 8 | 10 | 26 | 26 | ... | ... | 345 | 398 | 95 |
| ... | 5 | 5 | ... | ... | ... | ... | 206 | 206 | 96 |
| 1 | 2 | 3 | 2 | ... | ... | ... | 46 | 48 | 97 |
| 1 | 1 | 2 | 5 | ... | ... | ... | 51 | 56 | 98 |
| ... | 1 | 1 | ... | ... | ... | ... | 30 | 30 | 99 |
| 1 | ... | 1 | 13 | 1 | ... | ... | ... | 14 | 100 |
| 781,800 | 54,349 | 826,466 | 2,741,343 | 646,694 | 620,003 | 658,291 | 2,356,103 | 7,022,438 | |

## Table B.

Percentage of Actual Weeks of Sickness Claim to Expected Weeks, and of Actual Deaths to Expected Deaths; the Expected Sickness and Deaths being based on the M. U. Experience 1866–70.

### OCCUPATION GROUP A.

| Period of Sickness Claim. | Ages. | Rural. | | | All Rural. |
|---|---|---|---|---|---|
| | | Area 1. | Area 2. | Area 3. | |
| | *Exposed to Risk of Sickness.* | 286,667·5 | 23,754·5 | 96,172·5 | 406,594·5 |
| First 6 Months | 16 to 44 | 103 | 84 | 91 | 99 |
| | 45 to 64 | 92 | 83 | 88 | 90 |
| | 65 and upwards | 82 | 84 | 82 | 82 |
| Second 6 Months | 16 to 44 | 104 | 80 | 89 | 100 |
| | 45 to 64 | 92 | 81 | 95 | 92 |
| | 65 and upwards | 91 | 78 | 96 | 92 |
| Second 12 Months | 16 to 44 | 115 | 83 | 90 | 108 |
| | 45 to 64 | 87 | 82 | 93 | 89 |
| | 65 and upwards | 95 | 72 | 101 | 94 |
| After 24 Months | 16 to 44 | 293 | 169 | 229 | 272 |
| | 45 to 64 | 228 | 188 | 194 | 215 |
| | 65 and upwards | 232 | 129 | 235 | 222 |
| All Sickness | 16 to 44 | 111 | 88 | 97 | 106 |
| | 45 to 64 | 114 | 101 | 108 | 111 |
| | 65 and upwards | 141 | 98 | 144 | 138 |
| Mortality | 16 to 44 | 49 | 61 | 47 | 48 |
| | 45 to 64 | 63 | 74 | 75 | 67 |
| | 65 and upwards | 81 | 103 | 100 | 89 |

## Table B.

Percentage of Actual Weeks of Sickness Claim to Expected Weeks, and of Actual Deaths to Expected Deaths; the Expected Sickness and Deaths being based on the M. U. Experience 1866–70.

### OCCUPATION GROUP B.

| Period of Sickness Claim. | Ages. | Rural. | | | Urban. | | |
|---|---|---|---|---|---|---|---|
| | | Area 1. | Area 2. | Area 3. | Area 1. | Area 2. | Area 3. |
| | *Exposed to Risk of Sickness.* | 93,653·5 | 10,552·5 | 40,561·5 | 38,441 | 14,220·5 | 45,378 |
| First 6 Months | 16 to 44 | 120 | 110 | 118 | 129 | 119 | 129 |
| | 45 to 64 | 109 | 115 | 120 | 117 | 115 | 124 |
| | 65 and upwards | 83 | 78 | 87 | 75 | 97 | 80 |
| Second 6 Months | 16 to 44 | 131 | 104 | 130 | 126 | 151 | 132 |
| | 45 to 64 | 124 | 113 | 132 | 131 | 131 | 140 |
| | 65 and upwards | 93 | 92 | 101 | 92 | 94 | 104 |
| Second 12 Months | 16 to 44 | 140 | 77 | 154 | 134 | 151 | 154 |
| | 45 to 64 | 104 | 101 | 94 | 123 | 136 | 131 |
| | 65 and upwards | 106 | 103 | 113 | 84 | 88 | 127 |
| After 24 Months | 16 to 44 | 281 | 76 | 360 | 275 | 272 | 194 |
| | 45 to 64 | 300 | 296 | 246 | 296 | 199 | 298 |
| | 65 and upwards | 266 | 234 | 230 | 267 | 212 | 301 |
| All Periods | 16 to 44 | 129 | 106 | 131 | 135 | 130 | 133 |
| | 45 to 64 | 141 | 143 | 139 | 149 | 133 | 155 |
| | 65 and upwards | 155 | 142 | 144 | 145 | 139 | 171 |
| Mortality | 16 to 44 | 61 | 82 | 64 | 62 | 89 | 79 |
| | 45 to 64 | 83 | 107 | 103 | 93 | 130 | 100 |
| | 65 and upwards | 93 | 126 | 101 | 94 | 162 | 125 |

## Table B.

Percentage of Actual Weeks of Sickness Claim to Expected Weeks, and of Actual Deaths to Expected Deaths; the Expected Sickness and Deaths being based on the M. U. Experience, 1866–70.

### OCCUPATION GROUP B.

| All Rural. | All Urban. | All Area 1. | All Area 2. | All Area 3. | All Divisions. |
|---|---|---|---|---|---|
| 144,767·5 | 98,039·5 | 132,094·5 | 24,773 | 85,939·5 | 242,807 |
| 119 | 128 | 123 | 114 | 123 | 122 |
| 112 | 120 | 112 | 115 | 122 | 115 |
| 84 | 81 | 81 | 89 | 83 | 83 |
| 129 | 133 | 130 | 130 | 131 | 131 |
| 126 | 135 | 127 | 124 | 136 | 130 |
| 95 | 98 | 93 | 93 | 103 | 96 |
| 139 | 146 | 138 | 120 | 154 | 142 |
| 101 | 129 | 110 | 123 | 114 | 113 |
| 108 | 104 | 100 | 94 | 120 | 107 |
| 287 | 237 | 279 | 190 | 270 | 267 |
| 285 | 281 | 299 | 236 | 274 | 282 |
| 254 | 271 | 266 | 220 | 269 | 261 |
| 128 | 133 | 131 | 120 | 132 | 130 |
| 141 | 150 | 144 | 137 | 148 | 144 |
| 151 | 156 | 152 | 140 | 159 | 152 |
| 63 | 74 | 61 | 86 | 72 | 68 |
| 91 | 102 | 86 | 121 | 101 | 95 |
| 98 | 122 | 93 | 148 | 114 | 108 |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

## OCCUPATION GROUP C.

| Period of Sickness Claim. | Ages. | Rural. | | | Urban. | | |
|---|---|---|---|---|---|---|---|
| | | Area 1. | Area 2. | Area 3. | Area 1. | Area 2. | Area 3. |
| | *Exposed to Risk of Sickness.* | 13,339 | 3,658·5 | 10,574·5 | 6,056·5 | 2,393 | 13,815·5 |
| First 6 Months | 16 to 44 | 134 | 112 | 133 | 159 | 165 | 154 |
| | 45 to 64 | 112 | 99 | 105 | 130 | 135 | 121 |
| | 65 and upwards | 71 | 61 | 80 | 95 | 102 | 69 |
| Second 6 Months | 16 to 44 | 138 | 87 | 126 | 200 | 138 | 144 |
| | 45 to 64 | 91 | 122 | 118 | 164 | 93 | 141 |
| | 65 and upwards | 83 | 68 | 116 | 131 | 86 | 94 |
| Second 12 Months | 16 to 44 | 100 | 71 | 126 | 265 | 108 | 145 |
| | 45 to 64 | 80 | 106 | 124 | 109 | 69 | 142 |
| | 65 and upwards | 94 | 131 | 105 | 151 | 38 | 126 |
| After 24 Months | 16 to 44 | 136 | ... | 79 | 251 | 95 | 353 |
| | 45 to 64 | 185 | 214 | 236 | 192 | 219 | 260 |
| | 65 and upwards | 209 | 375 | 398 | 273 | 59 | 333 |
| All Sickness | 16 to 44 | 133 | 103 | 130 | 171 | 157 | 162 |
| | 45 to 64 | 117 | 122 | 130 | 142 | 136 | 148 |
| | 65 and upwards | 127 | 180 | 194 | 170 | 73 | 179 |
| Mortality | 16 to 44 | 57 | 72 | 71 | 78 | 47 | 62 |
| | 45 to 64 | 61 | 74 | 82 | 68 | 110 | 93 |
| | 65 and upwards | 69 | 150 | 94 | 120 | 100 | 106 |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

## OCCUPATION GROUP C.

| All Rural. | All Urban. | All Area 1. | All Area 2. | All Area 3. | All Divisions. |
|---|---|---|---|---|---|
| 27,572 | 22,265 | 19,395·5 | 6,051·5 | 24,390 | 49,837 |
| 131 | 156 | 141 | 134 | 145 | 143 |
| 107 | 125 | 118 | 112 | 114 | 115 |
| 73 | 78 | 77 | 76 | 73 | 75 |
| 127 | 159 | 157 | 108 | 136 | 141 |
| 107 | 143 | 117 | 112 | 131 | 124 |
| 92 | 101 | 95 | 75 | 102 | 96 |
| 106 | 172 | 150 | 86 | 137 | 135 |
| 103 | 127 | 91 | 94 | 134 | 113 |
| 103 | 125 | 108 | 97 | 118 | 113 |
| 96 | 296 | 170 | 39 | 236 | 188 |
| 211 | 236 | 188 | 216 | 249 | 223 |
| 287 | 297 | 223 | 249 | 355 | 291 |
| 128 | 163 | 144 | 126 | 148 | 143 |
| 123 | 145 | 126 | 126 | 140 | 133 |
| 155 | 168 | 137 | 140 | 184 | 161 |
| 64 | 65 | 63 | 61 | 66 | 64 |
| 72 | 87 | 63 | 86 | 88 | 79 |
| 86 | 109 | 82 | 130 | 102 | 97 |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

## OCCUPATION GROUP D.

| Period of Sickness Claim. | Ages | Rural. | | | Urban. | | |
|---|---|---|---|---|---|---|---|
| | | Area 1. | Area 2. | Area 3 | Area 1. | Area 2. | Area 3. |
| | *Exposed to Risk of Sickness.* | 18,421 | 595·5 | 2,231·5 | 15,093 | 327·5 | 5,036·5 |
| First 6 Months | 16 to 44 | 108 | 61 | 98 | 118 | 128 | 100 |
| | 45 to 64 | 112 | 71 | 108 | 107 | 132 | 110 |
| | 65 and upwards | 83 | 99 | 57 | 91 | 0 | 102 |
| Second 6 Months | 16 to 44 | 144 | 0 | 145 | 188 | 0 | 100 |
| | 45 to 64 | 152 | 108 | 111 | 135 | 171 | 118 |
| | 65 and upwards | 94 | 130 | 66 | 70 | 0 | 131 |
| Second 12 Months | 16 to 44 | 127 | 0 | 224 | 231 | 0 | 186 |
| | 45 to 64 | 140 | 70 | 69 | 116 | 88 | 145 |
| | 65 and upwards | 100 | 156 | 107 | 72 | 0 | 120 |
| After 24 Months | 16 to 44 | 276 | 0 | 312 | 402 | 0 | 115 |
| | 45 to 64 | 394 | 79 | 90 | 318 | 0 | 330 |
| | 65 and upwards | 351 | 421 | 330 | 321 | 0 | 270 |
| All Sickness | 16 to 44 | 120 | 50 | 119 | 142 | 108 | 106 |
| | 45 to 64 | 167 | 76 | 101 | 145 | 111 | 152 |
| | 65 and upwards | 183 | 226 | 159 | 171 | 0 | 171 |
| Mortality | 16 to 44 | 113 | 234 | 136 | 110 | 100 | 115 |
| | 45 to 64 | 105 | 100 | 76 | 98 | 100 | 138 |
| | 65 and upwards | 96 | 175 | 73 | 88 | 0 | 136 |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED, SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

## OCCUPATION GROUP D.

| All Rural. | All Urban. | All Area 1. | All Area 2. | All Area 3. | All Divisions. |
|---|---|---|---|---|---|
| 21,248 | 20,457 | 33,514 | 923 | 7,268 | 41,705 |
| 106 | 115 | 113 | 88 | 100 | 110 |
| 111 | 108 | 111 | 87 | 109 | 110 |
| 80 | 93 | 86 | 75 | 86 | 86 |
| 141 | 166 | 164 | 0 | 114 | 153 |
| 145 | 129 | 145 | 124 | 116 | 137 |
| 92 | 86 | 84 | 99 | 109 | 89 |
| 133 | 217 | 174 | 0 | 197 | 175 |
| 127 | 126 | 130 | 74 | 122 | 127 |
| 104 | 84 | 88 | 119 | 116 | 95 |
| 272 | 332 | 332 | 0 | 174 | 301 |
| 339 | 318 | 363 | 61 | 256 | 329 |
| 352 | 302 | 337 | 327 | 290 | 328 |
| 118 | 134 | 130 | 73 | 110 | 126 |
| 154 | 147 | 158 | 85 | 136 | 151 |
| 181 | 168 | 178 | 173 | 167 | 175 |
| 118 | 111 | 112 | 180 | 121 | 115 |
| 101 | 112 | 102 | 100 | 118 | 106 |
| 96 | 103 | 93 | 175 | 115 | 100 |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

## OCCUPATION GROUP E.

| Period of Sickness Claim. | Ages. | Rural. | | | Urban. | | |
|---|---|---|---|---|---|---|---|
| | | Area 1. | Area 2. | Area 3. | Area 1. | Area 2 | Area 3. |
| | *Exposed to Risk of Sickness.* | 16,258·5 | 1,797·5 | 7,742· | 354·5 | 830·5 | 159 |
| First 6 Months | 16 to 44 | 162 | 113 | 143 | 226 | 129 | 112 |
| | 45 to 64 | 139 | 147 | 130 | 83 | 103 | 72 |
| | 65 and upwards | 125 | 120 | 126 | ... | 93 | ... |
| Second 6 Months | 16 to 44 | 223 | 56 | 174 | 520 | 71 | 0 |
| | 45 to 64 | 180 | 176 | 137 | 0 | 208 | 173 |
| | 65 and upwards | 133 | 140 | 122 | ... | 163 | ... |
| Second 12 Months | 16 to 44 | 289 | 87 | 184 | 93 | 79 | 0 |
| | 45 to 64 | 180 | 78 | 80 | 0 | 112 | 347 |
| | 65 and upwards | 118 | 99 | 103 | ... | 236 | ... |
| After 24 Months | 16 to 44 | 406 | 45 | 796 | 0 | 0 | 0 |
| | 45 to 64 | 306 | 224 | 426 | 0 | 151 | 653 |
| | 65 and upwards | 294 | 204 | 176 | ... | 180 | ... |
| All Sickness | 16 to 44 | 180 | 105 | 172 | 231 | 117 | 93 |
| | 45 to 64 | 174 | 155 | 172 | 50 | 124 | 200 |
| | 65 and upwards | 184 | 145 | 139 | ... | 161 | ... |
| Mortality | 16 to 44 | 91 | 84 | 56 | 75 | 100 | 0 |
| | 45 to 64 | 112 | 155 | 96 | 0 | 225 | 0 |
| | 65 and upwards | 67 | 143 | 125 | ... | 300 | ... |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

## OCCUPATION GROUP E.

| All Rural. | All Urban. | All Area 1. | All Area 2. | All Area 3. | All Divisions. |
|---|---|---|---|---|---|
| 25,798 | 1,344 | 16,613 | 2,628 | 7,901 | 27,142 |
| 152 | 157 | 163 | 119 | 142 | 153 |
| 137 | 94 | 139 | 135 | 128 | 135 |
| 124 | 93 | 125 | 116 | 125 | 122 |
| 197 | 188 | 230 | 61 | 171 | 197 |
| 165 | 191 | 179 | 185 | 138 | 167 |
| 130 | 163 | 133 | 144 | 122 | 132 |
| 242 | 77 | 284 | 84 | 182 | 234 |
| 132 | 155 | 179 | 87 | 91 | 134 |
| 106 | 236 | 118 | 123 | 103 | 113 |
| 500 | 0 | 396 | 31 | 779 | 472 |
| 335 | 244 | 305 | 204 | 434 | 329 |
| 214 | 180 | 294 | 200 | 176 | 212 |
| 173 | 149 | 181 | 109 | 171 | 172 |
| 171 | 137 | 173 | 146 | 173 | 169 |
| 152 | 161 | 184 | 148 | 139 | 152 |
| 80 | 89 | 90 | 88 | 56 | 81 |
| 113 | 225 | 112 | 173 | 96 | 119 |
| 115 | 300 | 67 | 163 | 125 | 123 |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

## OCCUPATION GROUP F.

| Period of Sickness Claim. | Ages. | Rural. | | | Urban. | | |
|---|---|---|---|---|---|---|---|
| | | Area 1. | Area 2. | Area 3. | Area 1. | Area 2. | Area 3. |
| | *Exposed to Risk of Sickness.* | 8,427·5 | 4,011 | 12,137 | 14,984 | 17,989 | 49,400 |
| First 6 Months | 16 to 44 | 148 | 127 | 151 | 148 | 151 | 154 |
| | 45 to 64 | 105 | 117 | 127 | 117 | 131 | 128 |
| | 65 and upwards | 73 | 60 | 71 | 81 | 100 | 93 |
| Second 6 Months | 16 to 44 | 130 | 147 | 186 | 126 | 153 | 168 |
| | 45 to 64 | 95 | 72 | 152 | 128 | 145 | 145 |
| | 65 and upwards | 77 | 92 | 81 | 91 | 129 | 120 |
| Second 12 Months | 16 to 44 | 97 | 266 | 165 | 146 | 177 | 198 |
| | 45 to 64 | 78 | 74 | 138 | 135 | 132 | 164 |
| | 65 and upwards | 111 | 130 | 75 | 111 | 132 | 131 |
| After 24 Months | 16 to 44 | 428 | 382 | 153 | 273 | 344 | 332 |
| | 45 to 64 | 310 | 36 | 361 | 205 | 225 | 331 |
| | 65 and upwards | 418 | 351 | 434 | 270 | 210 | 371 |
| All Sickness | 16 to 44 | 155 | 146 | 154 | 151 | 161 | 165 |
| | 45 to 64 | 134 | 94 | 169 | 135 | 149 | 167 |
| | 65 and upwards | 209 | 173 | 202 | 155 | 149 | 202 |
| Mortality | 16 to 44 | 60 | 70 | 68 | 62 | 70 | 74 |
| | 45 to 64 | 61 | 111 | 88 | 72 | 113 | 94 |
| | 65 and upwards | 100 | 113 | 103 | 110 | 144 | 127 |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

## OCCUPATION GROUP F.

| All Rural. | All Urban. | All Area 1. | All Area 2. | All Area 3. | All Divisions. |
|---|---|---|---|---|---|
| 24575·5 | 82373 | 23411·5 | 22000 | 61537 | 106948·5 |
| 146 | 152 | 148 | 145 | 154 | 151 |
| 118 | 127 | 112 | 130 | 128 | 125 |
| 70 | 93 | 78 | 95 | 88 | 88 |
| 161 | 156 | 127 | 152 | 171 | 158 |
| 121 | 143 | 116 | 136 | 147 | 138 |
| 81 | 117 | 86 | 125 | 110 | 109 |
| 160 | 184 | 128 | 195 | 191 | 179 |
| 109 | 151 | 115 | 124 | 159 | 142 |
| 94 | 127 | 111 | 132 | 118 | 120 |
| 285 | 322 | 326 | 352 | 296 | 314 |
| 297 | 283 | 242 | 201 | 337 | 286 |
| 419 | 309 | 323 | 225 | 386 | 331 |
| 153 | 162 | 153 | 157 | 163 | 160 |
| 147 | 157 | 135 | 141 | 168 | 155 |
| 200 | 178 | 174 | 152 | 202 | 183 |
| 65 | 71 | 61 | 70 | 72 | 69 |
| 82 | 95 | 68 | 113 | 93 | 92 |
| 103 | 129 | 107 | 140 | 122 | 123 |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE, 1866–70.

## OCCUPATION GROUP G.

| Period of Sickness Claim. | Ages. | Rural. | | | Urban. | | |
|---|---|---|---|---|---|---|---|
| | | Area 1. | Area 2. | Area 3. | Area 1. | Area 2. | Area 3. |
| | *Exposed to Risk of Sickness.* | 10919 | 16237 | 49294·5 | 3796 | 24311 | 70628·5 |
| First 6 Months | 16 to 44 | 150 | 160 | 180 | 198 | 183 | 219 |
| | 45 to 64 | 151 | 139 | 157 | 168 | 158 | 173 |
| | 65 and upwards | 75 | 81 | 89 | 81 | 91 | 93 |
| Second 6 Months | 16 to 44 | 231 | 158 | 204 | 338 | 194 | 239 |
| | 45 to 64 | 260 | 145 | 194 | 304 | 204 | 222 |
| | 65 and upwards | 59 | 115 | 117 | 129 | 123 | 116 |
| Second 12 Months | 16 to 44 | 244 | 151 | 196 | 415 | 184 | 227 |
| | 45 to 64 | 219 | 156 | 185 | 357 | 167 | 209 |
| | 65 and upwards | 94 | 120 | 129 | 203 | 130 | 141 |
| After 24 Months | 16 to 44 | 309 | 253 | 520 | 250 | 529 | 504 |
| | 45 to 64 | 393 | 295 | 449 | 413 | 413 | 451 |
| | 65 and upwards | 322 | 363 | 457 | 599 | 275 | 467 |
| All Sickness | 16 to 44 | 167 | 163 | 195 | 220 | 198 | 232 |
| | 45 to 64 | 210 | 168 | 212 | 246 | 206 | 228 |
| | 65 and upwards | 154 | 191 | 226 | 285 | 166 | 231 |
| Mortality | 16 to 44 | 103 | 60 | 63 | 59 | 70 | 73 |
| | 45 to 64 | 161 | 89 | 102 | 153 | 119 | 103 |
| | 65 and upwards | 164 | 121 | 132 | 136 | 157 | 133 |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE, 1866–70.

## OCCUPATION GROUP G.

| All Rural. | All Urban. | All Area 1. | All Area 2. | All Area 3. | All Divisions. |
|---|---|---|---|---|---|
| 76450·5 | 98735·5 | 14715 | 40548 | 119923 | 175186 |
| 171 | 210 | 162 | 174 | 203 | 192 |
| 152 | 169 | 156 | 151 | 167 | 162 |
| 85 | 92 | 78 | 88 | 91 | 89 |
| 198 | 232 | 257 | 180 | 225 | 217 |
| 191 | 220 | 273 | 181 | 210 | 207 |
| 112 | 120 | 92 | 121 | 117 | 116 |
| 195 | 224 | 287 | 171 | 215 | 211 |
| 183 | 205 | 262 | 163 | 199 | 195 |
| 124 | 141 | 145 | 126 | 136 | 134 |
| 432 | 500 | 294 | 421 | 510 | 469 |
| 407 | 439 | 400 | 367 | 448 | 426 |
| 421 | 409 | 458 | 307 | 463 | 414 |
| 184 | 223 | 180 | 184 | 217 | 207 |
| 202 | 223 | 221 | 192 | 222 | 214 |
| 211 | 213 | 216 | 175 | 229 | 212 |
| 68 | 72 | 91 | 66 | 69 | 70 |
| 107 | 109 | 159 | 107 | 102 | 108 |
| 132 | 135 | 150 | 143 | 127 | 134 |

## Table B.—*continued.*

Percentage of Actual Weeks of Sickness Claim to Expected Weeks, and of Actual Deaths to Expected Deaths; the Expected Sickness and Deaths being based on the M. U. Experience 1866–70.

### OCCUPATION GROUP H. and J.—GENERAL.

| Period of Sickness Claim. | Ages. | Rural H. | | | Urban J. | | |
|---|---|---|---|---|---|---|---|
| | | Area 1. | Area 2. | Area 3. | Area 1. | Area 2. | Area 3. |
| | *Exposed to Risk of Sickness.* | 599053·5 | 98369 | 247797·5 | 259622 | 270608 | 470054·5 |
| First 6 Months | 16 to 44 | 102 | 86 | 101 | 109 | 97 | 106 |
| | 45 to 64 | 93 | 84 | 92 | 96 | 91 | 98 |
| | 65 and upwards | 77 | 83 | 82 | 77 | 82 | 78 |
| Second 6 Months | 16 to 44 | 115 | 100 | 108 | 127 | 97 | 122 |
| | 45 to 64 | 105 | 93 | 101 | 109 | 100 | 115 |
| | 65 and upwards | 87 | 91 | 97 | 88 | 88 | 89 |
| Second 12 Months | 16 to 44 | 123 | 96 | 113 | 139 | 88 | 129 |
| | 45 to 64 | 99 | 82 | 97 | 97 | 89 | 108 |
| | 65 and upwards | 90 | 87 | 99 | 94 | 90 | 93 |
| After 24 Months | 16 to 44 | 265 | 187 | 237 | 267 | 158 | 251 |
| | 45 to 64 | 241 | 160 | 239 | 229 | 169 | 256 |
| | 65 and upwards | 240 | 168 | 230 | 230 | 191 | 250 |
| All Sickness | 16 to 44 | 111 | 92 | 108 | 119 | 99 | 114 |
| | 45 to 64 | 119 | 98 | 118 | 119 | 105 | 127 |
| | 65 and upwards | 141 | 116 | 142 | 137 | 125 | 145 |
| Mortality | 16 to 44 | 61 | 71 | 65 | 68 | 78 | 71 |
| | 45 to 64 | 81 | 107 | 86 | 81 | 118 | 95 |
| | 65 and upwards | 94 | 124 | 107 | 94 | 130 | 108 |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

## OCCUPATION GROUP H. and J.—GENERAL.

| All Rural. | All Urban. | All Area 1. | All Area 2. | All Area 3. | All Divisions. |
|---|---|---|---|---|---|
| 945220 | 1000284·5 | 858675·5 | 368977 | 717852 | 1945504·5 |
| 100 | 105 | 104 | 95 | 104 | 103 |
| 91 | 97 | 94 | 90 | 96 | 93 |
| 79 | 79 | 77 | 83 | 79 | 79 |
| 111 | 117 | 118 | 98 | 117 | 114 |
| 103 | 109 | 107 | 98 | 110 | 106 |
| 90 | 88 | 87 | 89 | 92 | 89 |
| 118 | 121 | 128 | 90 | 124 | 119 |
| 96 | 99 | 98 | 87 | 104 | 98 |
| 92 | 92 | 91 | 89 | 95 | 92 |
| 249 | 230 | 266 | 165 | 246 | 239 |
| 231 | 223 | 238 | 167 | 250 | 227 |
| 228 | 226 | 238 | 185 | 243 | 227 |
| 108 | 112 | 113 | 97 | 112 | 110 |
| 116 | 119 | 119 | 103 | 124 | 117 |
| 138 | 136 | 139 | 122 | 144 | 137 |
| 63 | 72 | 63 | 76 | 69 | 57 |
| 85 | 98 | 81 | 114 | 92 | 92 |
| 102 | 113 | 94 | 128 | 108 | 107 |

## Table B.—*continued.*

Percentage of Actual Weeks of Sickness Claim to Expected Weeks, and of Actual Deaths to Expected Deaths; the Expected Sickness and Deaths being based on the M. U. Experience 1866–70.

### ALL OCCUPATIONS.

| Period of Sickness Claim. | Ages. | Rural. | | | Urban. | | |
|---|---|---|---|---|---|---|---|
| | | Area 1. | Area 2. | Area 3. | Area 1. | Area 2. | Area 3. |
| | *Exposed to Risk of Sickness.* | 1046739·5 | 158975·5 | 466511 | 338347 | 330679·5 | 654472 |
| First 6 Months | 16 to 44 | 106 | 98 | 113 | 116 | 109 | 125 |
| | 45 to 64 | 95 | 91 | 101 | 101 | 99 | 109 |
| | 65 and upwards | 79 | 83 | 82 | 78 | 84 | 80 |
| Second 6 Months | 16 to 44 | 118 | 104 | 121 | 134 | 110 | 140 |
| | 45 to 64 | 106 | 97 | 112 | 117 | 111 | 129 |
| | 65 and upwards | 89 | 90 | 98 | 89 | 92 | 94 |
| Second 12 Months | 16 to 44 | 126 | 102 | 125 | 149 | 103 | 147 |
| | 45 to 64 | 99 | 89 | 104 | 105 | 98 | 124 |
| | 65 and upwards | 93 | 87 | 101 | 94 | 93 | 101 |
| After 24 Months | 16 to 44 | 277 | 182 | 279 | 278 | 200 | 279 |
| | 45 to 64 | 249 | 183 | 250 | 244 | 188 | 283 |
| | 65 and upwards | 243 | 175 | 246 | 242 | 196 | 273 |
| All Sickness | 16 to 44 | 115 | 102 | 121 | 125 | 112 | 134 |
| | 45 to 64 | 122 | 107 | 127 | 127 | 115 | 142 |
| | 65 and upwards | 143 | 118 | 148 | 141 | 128 | 155 |
| Mortality | 16 to 44 | 59 | 70 | 62 | 69 | 77 | 72 |
| | 45 to 64 | 77 | 100 | 86 | 83 | 118 | 96 |
| | 65 and upwards | 90 | 120 | 106 | 95 | 133 | 111 |

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

## ALL OCCUPATIONS.

| All Rural. | All Urban. | All Area 1. | All Area 2. | All Area 3. | All Divisions. |
|---|---|---|---|---|---|
| 1672226 | 1323498·5 | 1385086·5 | 489655 | 1120983 | 2995724·5 |
| 107 | 119 | 109 | 105 | 120 | 112 |
| 96 | 104 | 97 | 96 | 106 | 100 |
| 80 | 81 | 78 | 84 | 81 | 81 |
| 117 | 131 | 122 | 108 | 132 | 123 |
| 106 | 121 | 109 | 106 | 122 | 113 |
| 92 | 92 | 89 | 91 | 96 | 92 |
| 123 | 136 | 132 | 102 | 139 | 129 |
| 99 | 112 | 100 | 95 | 116 | 105 |
| 95 | 97 | 94 | 91 | 101 | 96 |
| 268 | 260 | 276 | 194 | 280 | 264 |
| 242 | 245 | 246 | 186 | 269 | 243 |
| 235 | 241 | 243 | 189 | 260 | 238 |
| 116 | 127 | 118 | 109 | 129 | 121 |
| 122 | 131 | 123 | 112 | 136 | 126 |
| 141 | 143 | 143 | 125 | 152 | 142 |
| 61 | 72 | 61 | 75 | 68 | 66 |
| 82 | 99 | 79 | 112 | 92 | 90 |
| 98 | 115 | 91 | 128 | 109 | 105 |

## Table C.

### Mortality Experience 1893–97 (In Geographical Areas).

### PART I.—Experience of Area 1.

| Age. | Area 1.—Rural. | | | | Area 1.—Urban. | |
|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Death. (1) | Deaths. (2) | Unadjusted Rate of Mortality. (3) | Adjusted Rate of Mortality. (4) | Years of Life Exposed to Risk of Death. (5) | Deaths. (6) |
| 15 | 164 | ... | ·00000 | ... | 21 | ... |
| 16 | 2799·5 | 2 | ·00071 | ·00182 | 539·5 | ... |
| 17 | 8526 | 16 | ·00188 | ·00200 | 1955 | 3 |
| 18 | 18891·5 | 40 | ·00212 | ·00222 | 5098 | 12 |
| 19 | 28870 | 64 | ·00222 | ·00248 | 8170 | 27 |
| 20 | 33484·5 | 106 | ·00317 | ·00277 | 9695 | 31 |
| 21 | 35860·5 | 108 | ·00301 | ·00307 | 10581 | 37 |
| 22 | 36693 | 125 | ·00341 | ·00335 | 11159 | 48 |
| 23 | 37179 | 139 | ·00374 | ·00360 | 11611·5 | 36 |
| 24 | 36572·5 | 135 | ·00369 | ·00383 | 11686 | 50 |
| 25 | 35985·5 | 150 | ·00417 | ·00403 | 11705 | 57 |
| 26 | 35387 | 136 | ·00384 | ·00421 | 11579·5 | 57 |
| 27 | 34639·5 | 159 | ·00459 | ·00437 | 11519 | 52 |
| 28 | 33977 | 154 | ·00453 | ·00452 | 11183 | 72 |
| 29 | 33743 | 159 | ·00471 | ·00466 | 11115·5 | 58 |
| 30 | 33215·5 | 148 | ·00446 | ·00480 | 10985 | 69 |
| 31 | 32227 | 177 | ·00549 | ·00495 | 10745 | 59 |
| 32 | 31258·5 | 154 | ·00493 | ·00512 | 10447 | 42 |
| 33 | 30580 | 145 | ·00474 | ·00531 | 10290 | 53 |
| 34 | 29439·5 | 172 | ·00584 | ·00552 | 10023·5 | 56 |
| 35 | 28260·5 | 152 | ·00538 | ·00575 | 9592·5 | 75 |
| 36 | 27235·5 | 178 | ·00653 | ·00600 | 9266·5 | 58 |
| 37 | 26116·5 | 162 | ·00620 | ·00626 | 8946·5 | 62 |
| 38 | 24833·5 | 158 | ·00636 | ·00653 | 8543 | 73 |
| 39 | 23881 | 172 | ·00720 | ·00683 | 8115 | 54 |
| 40 | 23162 | 154 | ·00665 | ·00716 | 7944 | 65 |
| 41 | 22262·5 | 161 | ·00723 | ·00752 | 7556 | 84 |
| 42 | 21441·5 | 172 | ·00802 | ·00792 | 7242·5 | 78 |
| 43 | 20645·5 | 185 | ·00896 | ·00838 | 6933·5 | 78 |
| 44 | 20159 | 182 | ·00903 | ·00887 | 6791·5 | 70 |
| 45 | 19179 | 159 | ·00829 | ·00939 | 6420 | 59 |
| 46 | 18309·5 | 191 | ·01043 | ·00994 | 6158·5 | 53 |
| 47 | 17702 | 190 | ·01074 | ·01053 | 5964·5 | 63 |
| 48 | 17159·5 | 204 | ·01189 | ·01118 | 5761·5 | 66 |
| 49 | 16488 | 185 | ·01122 | ·01191 | 5419 | 67 |
| 50 | 15794·5 | 202 | ·01279 | ·01271 | 5280·5 | 67 |
| 51 | 15105·5 | 212 | ·01403 | ·01363 | 5106·5 | 81 |
| 52 | 14343 | 183 | ·01276 | ·01465 | 4898·5 | 91 |
| 53 | 13685·5 | 221 | ·01614 | ·01575 | 4750·5 | 76 |
| 54 | 12886·5 | 231 | ·01792 | ·01688 | 4602·5 | 90 |
| 55 | 12207 | 240 | ·01966 | ·01803 | 4353 | 90 |
| 56 | 11416·5 | 206 | ·01804 | ·01918 | 4097 | 76 |
| 57 | 10890·5 | 223 | ·02047 | ·02040 | 3848·5 | 75 |
| 58 | 9993·5 | 226 | ·02261 | ·02176 | 3595 | 92 |
| 59 | 9347·5 | 219 | ·02343 | ·02339 | 3298·5 | 74 |

## Table C.

### Mortality Experience 1893–97 (In Geographical Areas).

### PART I.—Experience of Area 1.

| Area 1.—Urban. | | Area 1.—Rural and Urban Combined. | | | | Age. |
|---|---|---|---|---|---|---|
| Unadjusted Rate of Mortality. (7) | Adjusted Rate of Mortality. (8) | Years of Life Exposed to Risk of Death (9) | Deaths. (10) | Unadjusted Rate of Mortality. (11) | Adjusted Rate of Mortality. (12) | |
| ·00000 | ... | 185 | ... | ·00000 | ... | 15 |
| ·00000 | ·00216 | 3339 | 2 | ·00060 | ·00184 | 16 |
| ·00153 | ·00235 | 10481 | 19 | ·00181 | ·00201 | 17 |
| ·00235 | ·00259 | 23989·5 | 52 | ·00217 | ·00223 | 18 |
| ·00331 | ·00286 | 37040 | 91 | ·00246 | ·00249 | 19 |
| ·00320 | ·00315 | 43179·5 | 137 | ·00317 | ·00278 | 20 |
| ·00350 | ·00344 | 46441·5 | 145 | ·00312 | ·00308 | 21 |
| ·00430 | ·00373 | 47852 | 173 | ·00362 | ·00337 | 22 |
| ·00310 | ·00404 | 48790·5 | 175 | ·00359 | ·00365 | 23 |
| ·00428 | ·00435 | 48258·5 | 185 | ·00383 | ·00392 | 24 |
| ·00487 | ·00464 | 47690·5 | 207 | ·00434 | ·00416 | 25 |
| ·00492 | ·00491 | 46966·5 | 193 | ·00411 | ·00438 | 26 |
| ·00451 | ·00513 | 46158·5 | 211 | ·00457 | ·00458 | 27 |
| ·00644 | ·00527 | 45160 | 226 | ·00500 | ·00475 | 28 |
| ·00522 | ·00535 | 44858·5 | 217 | ·00484 | ·00488 | 29 |
| ·00628 | ·00540 | 44200·5 | 217 | ·00491 | ·00500 | 30 |
| ·00549 | ·00544 | 42972 | 236 | ·00549 | ·00511 | 31 |
| ·00402 | ·00552 | 41705·5 | 196 | ·00470 | ·00524 | 32 |
| ·00515 | ·00566 | 40870 | 198 | ·00484 | ·00540 | 33 |
| ·00559 | ·00588 | 39463 | 228 | ·00578 | ·00560 | 34 |
| ·00782 | ·00621 | 37853 | 227 | ·00600 | ·00586 | 35 |
| ·00626 | ·00667 | 36502 | 236 | ·00647 | ·00617 | 36 |
| ·00693 | ·00722 | 35063 | 224 | ·00639 | ·00652 | 37 |
| ·00854 | ·00783 | 33376·5 | 231 | ·00692 | ·00690 | 38 |
| ·00665 | ·00845 | 31996 | 226 | ·00706 | ·00730 | 39 |
| ·00818 | ·00902 | 31106 | 219 | ·00704 | ·00769 | 40 |
| ·01112 | ·00946 | 29818·5 | 245 | ·00822 | ·00808 | 41 |
| ·01076 | ·00976 | 28684 | 250 | ·00872 | ·00846 | 42 |
| ·01126 | ·00993 | 27579 | 263 | ·00954 | ·00884 | 43 |
| ·01030 | ·01003 | 26950·5 | 252 | ·00935 | ·00922 | 44 |
| ·00919 | ·01013 | 25599 | 218 | ·00852 | ·00963 | 45 |
| ·00861 | ·01036 | 24468 | 244 | ·00997 | ·01008 | 46 |
| ·01056 | ·01082 | 23666·5 | 253 | ·01069 | ·01063 | 47 |
| ·01146 | ·01157 | 22921 | 270 | ·01178 | ·01130 | 48 |
| ·01237 | ·01258 | 21907 | 252 | ·01150 | ·01210 | 49 |
| ·01269 | ·01377 | 21075 | 269 | ·01276 | ·01302 | 50 |
| ·01586 | ·01502 | 20212 | 293 | ·01450 | ·01405 | 51 |
| ·01858 | ·01620 | 19241·5 | 274 | ·01424 | ·01513 | 52 |
| ·01600 | ·01725 | 18436 | 297 | ·01610 | ·01622 | 53 |
| ·01954 | ·01818 | 17489 | 321 | ·01835 | ·01730 | 54 |
| ·02067 | ·01911 | 16560 | 330 | ·01993 | ·01838 | 55 |
| ·01855 | ·02016 | 15513·5 | 282 | ·01818 | ·01949 | 56 |
| ·01949 | ·02153 | 14739 | 298 | ·02022 | ·02073 | 57 |
| ·02560 | ·02334 | 13588·5 | 318 | ·02340 | ·02218 | 58 |
| ·02244 | ·02570 | 12646 | 293 | ·02317 | ·02398 | 59 |

## Table C.—*continued.*

## Mortality Experience 1893–97 (In Geographical Areas).

### PART I.—Experience of Area 1.—*continued.*

| Age. | Area 1.—Rural. | | | | Area 1.—Urban. | |
|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Death. (1) | Deaths. (2) | Unadjusted Rate of Mortality. (3) | Adjusted Rate of Mortality. (4) | Years of Life Exposed to Risk of Death. (5) | Deaths. (6) |
| 60 | 8760 | 212 | ·02420 | ·02538 | 3036 | 85 |
| 61 | 7913 | 211 | ·02667 | ·02774 | 2791 | 83 |
| 62 | 7270·5 | 218 | ·02999 | ·03044 | 2529 | 97 |
| 63 | 6542 | 196 | ·02996 | ·03341 | 2257·5 | 85 |
| 64 | 5825 | 250 | ·04291 | ·03655 | 2013 | 84 |
| 65 | 5055·5 | 206 | ·04075 | ·03980 | 1804·5 | 83 |
| 66 | 4542 | 184 | ·04051 | ·04311 | 1575·5 | 76 |
| 67 | 4137 | 203 | ·04907 | ·04649 | 1404·5 | 62 |
| 68 | 3742·5 | 188 | ·05024 | ·05010 | 1250·5 | 63 |
| 69 | 3438 | 169 | ·04916 | ·05407 | 1125 | 54 |
| 70 | 3229·5 | 200 | ·06191 | ·05853 | 975 | 62 |
| 71 | 2972·5 | 191 | ·06425 | ·06361 | 904·5 | 59 |
| 72 | 2709 | 186 | ·06866 | ·06940 | 800·5 | 52 |
| 73 | 2503·5 | 183 | ·07310 | ·07587 | 721 | 56 |
| 74 | 2253 | 179 | ·07945 | ·08303 | 613 | 62 |
| 75 | 1967·5 | 195 | ·09910 | ·09071 | 577 | 58 |
| 76 | 1727 | 161 | ·09324 | ·09873 | 490·5 | 54 |
| 77 | 1477 | 168 | ·11374 | ·10703 | 416 | 44 |
| 78 | 1199·5 | 130 | ·10838 | ·11565 | 346·5 | 39 |
| 79 | 1027·5 | 132 | ·12847 | ·12475 | 284·5 | 40 |
| 80 | 829 | 113 | ·13631 | ·13465 | 213 | 35 |
| 81 | 684 | 99 | ·14474 | ·14559 | 180 | 31 |
| 82 | 567 | 90 | ·15873 | ·15725 | 140 | 25 |
| 83 | 468 | 71 | ·15171 | ·16900 | 105 | 16 |
| 84 | 383·5 | 66 | ·17210 | ·17980 | 85 | 17 |
| 85 | 317·5 | 64 | ·20158 | ·18912 | 72 | 19 |
| 86 | 221 | 52 | ·23529 | ·19690 | 36 | 5 |
| 87 | 159 | 30 | ·18868 | ·20349 | 23 | 3 |
| 88 | 98 | 23 | ·23469 | ·20920 | 21 | 1 |
| 89 | 66 | 11 | ·16667 | ·21467 | 22 | 9 |
| 90 | 52 | 12 | ·23077 | ·22149 | 8 | 2 |
| 91 | 35 | 7 | ·20000 | ·23066 | 8 | 2 |
| 92 | 17 | 5 | ·29412 | ·24255 | 8 | ... |
| 93 | 10 | 1 | ·10000 | ·25736 | 6 | 2 |
| 94 | 7 | 1 | ·14286 | ·27525 | 4 | 1 |
| 95 | 3 | ... | ·00000 | ·29958 | ... | ... |
| 96 | 3 | ... | ·00000 | ·32812 | 1 | 1 |
| 97 | 1 | 1 | 1·00000 | ·36869 | 1 | ... |
| 98 | ... | ... | ... | ·42749 | ... | ... |
| 99 | ... | ... | ... | ·53530 | 1 | 1 |
| 100 | ... | ... | ... | 1·00000 | ... | ... |
| Total. | 1,104,211 | 11,465 | ... | ... | 361,442·5 | 4,104 |

## Table C.—*continued.*

## Mortality Experience 1893–97 (In Geographical Areas).

### PART I.—Experience of Area 1.—*continued.*

| Area 1.—Urban. | | Area 1.—Rural and Urban Combined. | | | | Age. |
|---|---|---|---|---|---|---|
| Unadjusted Rate of Mortality. (7) | Adjusted Rate of Mortality. (8) | Years of Life Exposed to Risk of Death. (9) | Deaths. (10) | Unadjusted Rate of Mortality. (11) | Adjusted Rate of Mortality. (12) | |
| ·02800 | ·02850 | 11796 | 297 | ·02518 | ·02616 | 60 |
| ·02974 | ·03160 | 10704 | 294 | ·02747 | ·02870 | 61 |
| ·03836 | ·03475 | 9799·5 | 315 | ·03214 | ·03150 | 62 |
| ·03765 | ·03780 | 8799·5 | 281 | ·03193 | ·03450 | 63 |
| ·04174 | ·04051 | 7838 | 334 | ·04261 | ·03754 | 64 |
| ·04598 | ·04290 | 6860 | 289 | ·04213 | ·04059 | 65 |
| ·04825 | ·04509 | 6117·5 | 260 | ·04250 | ·04363 | 66 |
| ·04414 | ·04749 | 5541·5 | 265 | ·04782 | ·04678 | 67 |
| ·05040 | ·05047 | 4993 | 251 | ·05027 | ·05023 | 68 |
| ·04800 | ·05443 | 4563 | 223 | ·04887 | ·05418 | 69 |
| ·06359 | ·05941 | 4204·5 | 262 | ·06231 | ·05874 | 70 |
| ·06524 | ·06549 | 3877 | 250 | ·06448 | ·06404 | 71 |
| ·06495 | ·07240 | 3509·5 | 238 | ·06781 | ·07009 | 72 |
| ·07767 | ·08006 | 3224·5 | 239 | ·07411 | ·07683 | 73 |
| ·10114 | ·08833 | 2866 | 241 | ·08409 | ·08424 | 74 |
| ·10052 | ·09732 | 2544·5 | 253 | ·09941 | ·09217 | 75 |
| ·11009 | ·10692 | 2217·5 | 215 | ·09694 | ·10046 | 76 |
| ·10577 | ·11729 | 1893 | 212 | ·11199 | ·10913 | 77 |
| ·11255 | ·12802 | 1546 | 169 | ·10932 | ·11833 | 78 |
| ·14060 | ·13890 | 1312 | 172 | ·13110 | ·12805 | 79 |
| ·16432 | ·14962 | 1042 | 148 | ·14203 | ·13830 | 80 |
| ·17222 | ·16035 | 864 | 130 | ·15046 | ·14902 | 81 |
| ·17857 | ·17100 | 707 | 115 | ·16266 | ·15995 | 82 |
| ·15238 | ·18179 | 573 | 87 | ·15183 | ·17067 | 83 |
| ·20000 | ·19242 | 468·5 | 83 | ·17716 | ·18056 | 84 |
| ·26389 | ·20298 | 389·5 | 83 | ·21309 | ·18934 | 85 |
| ·13889 | ·21295 | 257 | 57 | ·22179 | ·19709 | 86 |
| ·13043 | ·22200 | 182 | 33 | ·18132 | ·20412 | 87 |
| ·04762 | ·22969 | 119 | 24 | ·20168 | ·21074 | 88 |
| ·40909 | ·23644 | 88 | 20 | ·22727 | ·21782 | 89 |
| ·25000 | ·24253 | 60 | 14 | ·23334 | ·22614 | 90 |
| ·25000 | ·24883 | 43 | 9 | ·20930 | ·23616 | 91 |
| ·00000 | ·25605 | 25 | 5 | ·20000 | ·24802 | 92 |
| ·33333 | ·26551 | 16 | 3 | ·18750 | ·26191 | 93 |
| ·25000 | ·27968 | 11 | 2 | ·18182 | ·27851 | 94 |
| ... | ·29958 | 3 | ... | ·00000 | ·29958 | 95 |
| 1·00000 | ·32812 | 4 | 1 | ·25000 | ·32812 | 96 |
| ·00000 | ·36869 | 2 | 1 | ·50000 | ·36869 | 97 |
| ... | ·42749 | ... | ... | ... | ·42749 | 98 |
| 1·00000 | ·53530 | 1 | 1 | 1·00000 | ·53530 | 99 |
| ... | 1·00000 | ... | ... | ... | 1·00000 | 100 |
| ... | ... | 1,465,653·5 | 15,569 | ... | ... | |

## Table C.—*continued.*

## Mortality Experience 1893–97 (In Geographical Areas).

### PART II.—Experience of Area 2.

| Age. | Area 2.—Rural. | | | | Area 2.—Urban. | |
|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Death. (1) | Deaths. (2) | Unadjusted Rate of Mortality. (3) | Adjusted Rate of Mortality. (4) | Years of Life Exposed to Risk of Death (5) | Deaths. (6) |
| 15 | 19 | ... | ·00000 | ... | 40 | ... |
| 16 | 288·5 | 1 | ·00346 | ·00328 | 624 | ... |
| 17 | 868 | 6 | ·00691 | ·00343 | 1873·5 | 5 |
| 18 | 1787·5 | 7 | ·00391 | ·00353 | 3686 | 9 |
| 19 | 2840·5 | 8 | ·00282 | ·00359 | 5576·5 | 16 |
| 20 | 3568 | 12 | ·00336 | ·00362 | 7126 | 21 |
| 21 | 4110 | 15 | ·00365 | ·00364 | 8605 | 40 |
| 22 | 4497 | 13 | ·00289 | ·00365 | 9813·5 | 40 |
| 23 | 4698 | 25 | ·00532 | ·00370 | 10498·5 | 40 |
| 24 | 4836·5 | 16 | ·00331 | ·00379 | 10852 | 47 |
| 25 | 4916·5 | 14 | ·00285 | ·00390 | 10900 | 40 |
| 26 | 4924·5 | 22 | ·00447 | ·00403 | 10976 | 38 |
| 27 | 4818 | 24 | ·00498 | ·00419 | 10745·5 | 34 |
| 28 | 4750·5 | 19 | ·00400 | ·00442 | 10562·5 | 59 |
| 29 | 4611 | 24 | ·00521 | ·00469 | 10462·5 | 62 |
| 30 | 4544 | 24 | ·00528 | ·00501 | 10337 | 63 |
| 31 | 4459·5 | 17 | ·00381 | ·00535 | 10049·5 | 60 |
| 32 | 4380·5 | 25 | ·00571 | ·00569 | 9864 | 48 |
| 33 | 4332 | 31 | ·00716 | ·00600 | 9659 | 63 |
| 34 | 4240 | 25 | ·00590 | ·00630 | 9151 | 74 |
| 35 | 4073 | 31 | ·00761 | ·00660 | 8756·5 | 56 |
| 36 | 3951 | 31 | ·00785 | ·00695 | 8399 | 79 |
| 37 | 3904·5 | 24 | ·00615 | ·00738 | 8200 | 69 |
| 38 | 3815 | 26 | ·00682 | ·00789 | 7930 | 61 |
| 39 | 3763·5 | 27 | ·00718 | ·00848 | 7859 | 85 |
| 40 | 3721·5 | 38 | ·01021 | ·00911 | 7726 | 92 |
| 41 | 3663 | 39 | ·01064 | ·00975 | 7578 | 83 |
| 42 | 3546 | 38 | ·01072 | ·01037 | 7315·5 | 79 |
| 43 | 3427 | 41 | ·01196 | ·01095 | 7202·5 | 90 |
| 44 | 3253 | 39 | ·01199 | ·01150 | 6907·5 | 116 |
| 45 | 3110·5 | 33 | ·01061 | ·01208 | 6519 | 84 |
| 46 | 3016 | 34 | ·01127 | ·01272 | 6236 | 103 |
| 47 | 2899 | 38 | ·01311 | ·01347 | 6086 | 87 |
| 48 | 2852 | 48 | ·01683 | ·01439 | 5904·5 | 99 |
| 49 | 2800 | 40 | ·01429 | ·01549 | 5747 | 91 |
| 50 | 2701 | 46 | ·01703 | ·01669 | 5559 | 111 |
| 51 | 2581·5 | 46 | ·01782 | ·01794 | 5409·5 | 86 |
| 52 | 2544·5 | 45 | ·01769 | ·01914 | 5274·5 | 123 |
| 53 | 2509 | 57 | ·02273 | ·02025 | 5080 | 122 |
| 54 | 2401·5 | 50 | ·02082 | ·02126 | 4896·5 | 114 |
| 55 | 2351 | 47 | ·01999 | ·02228 | 4751·5 | 136 |
| 56 | 2254·5 | 64 | ·02839 | ·02340 | 4558·5 | 131 |
| 57 | 2121 | 51 | ·02405 | ·02492 | 4345 | 141 |
| 58 | 1909 | 44 | ·02305 | ·02700 | 4114 | 149 |
| 59 | 1824·5 | 46 | ·02521 | ·02978 | 3899·5 | 158 |

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

## PART II.—Experience of Area 2.

| Area 2.—Urban. | | Area 2.—Rural and Urban Combined. | | | | Age. |
|---|---|---|---|---|---|---|
| Unadjusted Rate of Mortality. (7) | Adjusted Rate of Mortality. (8) | Years of Life Exposed to Risk of Death. (9) | Deaths. (10) | Unadjusted Rate of Mortality. (11) | Adjusted Rate of Mortality. (12) | |
| ·00000 | ... | 59 | ... | ·00000 | ... | 15 |
| ·00000 | ·00214 | 912·5 | 1 | ·00110 | ·00256 | 16 |
| ·00267 | ·00236 | 2741·5 | 11 | ·00401 | ·00274 | 17 |
| ·00244 | ·00265 | 5473·5 | 16 | ·00292 | ·00294 | 18 |
| ·00287 | ·00296 | 8417 | 24 | ·00285 | ·00316 | 19 |
| ·00295 | ·00326 | 10694 | 33 | ·00309 | ·00336 | 20 |
| ·00465 | ·00351 | 12715 | 55 | ·00433 | ·00352 | 21 |
| ·00408 | ·00369 | 14310·5 | 53 | ·00370 | ·00366 | 22 |
| ·00381 | ·00382 | 15196·5 | 65 | ·00428 | ·00378 | 23 |
| ·00433 | ·00393 | 15688·5 | 63 | ·00402 | ·00388 | 24 |
| ·00367 | ·00406 | 15816·5 | 54 | ·00341 | ·00400 | 25 |
| ·00346 | ·00423 | 15900·5 | 60 | ·00377 | ·00416 | 26 |
| ·00316 | ·00447 | 15563·5 | 58 | ·00373 | ·00436 | 27 |
| ·00559 | ·00477 | 15313 | 78 | ·00509 | ·00461 | 28 |
| ·00593 | ·00512 | 15073·5 | 86 | ·00571 | ·00490 | 29 |
| ·00609 | ·00549 | 14881 | 87 | ·00585 | ·00523 | 30 |
| ·00597 | ·00587 | 14509 | 77 | ·00531 | ·00558 | 31 |
| ·00486 | ·00625 | 14244·5 | 73 | ·00512 | ·00595 | 32 |
| ·00652 | ·00664 | 13991 | 94 | ·00672 | ·00633 | 33 |
| ·00809 | ·00706 | 13391 | 99 | ·00739 | ·00673 | 34 |
| ·00640 | ·00753 | 12829·5 | 87 | ·00678 | ·00718 | 35 |
| ·00940 | ·00805 | 12350 | 110 | ·00891 | ·00768 | 36 |
| ·00841 | ·00864 | 12104·5 | 93 | ·00768 | ·00824 | 37 |
| ·00769 | ·00928 | 11745 | 87 | ·00741 | ·00886 | 38 |
| ·01081 | ·00998 | 11622·5 | 112 | ·00964 | ·00953 | 39 |
| ·01191 | ·01071 | 11447·5 | 130 | ·01136 | ·01022 | 40 |
| ·01095 | ·01149 | 11241 | 122 | ·01085 | ·01095 | 41 |
| ·01080 | ·01226 | 10861·5 | 117 | ·01077 | ·01166 | 42 |
| ·01249 | ·01301 | 10629·5 | 131 | ·01232 | ·01235 | 43 |
| ·01680 | ·01368 | 10160·5 | 155 | ·01526 | ·01298 | 44 |
| ·01288 | ·01433 | 9629·5 | 117 | ·01207 | ·01361 | 45 |
| ·01651 | ·01493 | 9252 | 137 | ·01481 | ·01422 | 46 |
| ·01430 | ·01556 | 8985 | 125 | ·01391 | ·01490 | 47 |
| ·01676 | ·01626 | 8756·5 | 147 | ·01679 | ·01567 | 48 |
| ·01583 | ·01713 | 8547 | 131 | ·01533 | ·01661 | 49 |
| ·01996 | ·01819 | 8260 | 157 | ·01901 | ·01771 | 50 |
| ·01590 | ·01953 | 7991 | 132 | ·01652 | ·01901 | 51 |
| ·02332 | ·02111 | 7819 | 168 | ·02149 | ·02046 | 52 |
| ·02402 | ·02297 | 7589 | 179 | ·02359 | ·02208 | 53 |
| ·02329 | ·02507 | 7298 | 164 | ·02247 | ·02384 | 54 |
| ·02862 | ·02738 | 7102·5 | 183 | ·02576 | ·02575 | 55 |
| ·02874 | ·02986 | 6813 | 195 | ·02862 | ·02781 | 56 |
| ·03245 | ·03251 | 6466 | 192 | ·02969 | ·03012 | 57 |
| ·03622 | ·03530 | 6023 | 193 | ·03204 | ·03270 | 58 |
| ·04052 | ·03823 | 5724 | 204 | ·03564 | ·03559 | 59 |

## Table C.—*continued.*

## Mortality Experience 1893–97 (In Geographical Areas).

### PART II.—Experience of Area 2.—*continued.*

| Age. | Area 2.—Rural. | | | | Area 2.—Urban. | |
|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Death. (1) | Deaths. (2) | Unadjusted Rate of Mortality. (3) | Adjusted Rate of Mortality. (4) | Years of Life Exposed to Risk of Death. (5) | Deaths. (6) |
| 60 | 1733·5 | 66 | ·03809 | ·03328 | 3585 | 138 |
| 61 | 1585 | 49 | ·03091 | ·03749 | 3266 | 141 |
| 62 | 1446·5 | 67 | ·04630 | ·04207 | 2954 | 156 |
| 63 | 1366 | 64 | ·04686 | ·04677 | 2633·5 | 129 |
| 64 | 1240·5 | 65 | ·05242 | ·05132 | 2336 | 125 |
| 65 | 1120·5 | 68 | ·06066 | ·05569 | 2109 | 136 |
| 66 | 1020·5 | 61 | ·05980 | ·05996 | 1898·5 | 113 |
| 67 | 917·5 | 58 | ·06322 | ·06447 | 1707 | 122 |
| 68 | 804·5 | 53 | ·06588 | ·06933 | 1474 | 107 |
| 69 | 757 | 66 | ·08718 | ·07471 | 1391 | 120 |
| 70 | 721·5 | 47 | ·06515 | ·08051 | 1277·5 | 130 |
| 71 | 682 | 53 | ·07771 | ·08668 | 1174·5 | 106 |
| 72 | 633 | 69 | ·10901 | ·09311 | 1111 | 87 |
| 73 | 576 | 58 | ·10070 | ·09999 | 1114·5 | 115 |
| 74 | 517·5 | 58 | ·11208 | ·10735 | 1002·5 | 132 |
| 75 | 434·5 | 50 | ·11507 | ·11540 | 867·5 | 115 |
| 76 | 384 | 36 | ·09375 | ·12424 | 743·5 | 112 |
| 77 | 330·5 | 46 | ·13918 | ·13395 | 662 | 101 |
| 78 | 270 | 42 | ·15556 | ·14457 | 548 | 107 |
| 79 | 209·5 | 39 | ·18616 | ·15621 | 440 | 65 |
| 80 | 169 | 26 | ·15384 | ·16893 | 380 | 77 |
| 81 | 143·5 | 28 | ·19512 | ·18235 | 322 | 65 |
| 82 | 107 | 17 | ·15888 | ·19599 | 264·5 | 67 |
| 83 | 89 | 21 | ·23596 | ·20849 | 195 | 48 |
| 84 | 73 | 14 | ·19178 | ·22204 | 135·5 | 30 |
| 85 | 62 | 16 | ·25807 | ·23540 | 91 | 20 |
| 86 | 48 | 14 | ·29167 | ·24876 | 72 | 22 |
| 87 | 35 | 8 | ·22857 | ·26553 | 44 | 10 |
| 88 | 24 | 5 | ·20833 | ·28945 | 29 | 7 |
| 89 | 18 | 5 | ·27778 | ·31681 | 19 | 6 |
| 90 | 10 | 2 | ·20000 | ·34829 | 16 | 9 |
| 91 | 8 | 3 | ·37500 | ·38396 | 9 | 2 |
| 92 | 3 | 2 | ·66667 | ·42390 | 7 | 4 |
| 93 | 1 | 1 | 1·00000 | ·47003 | 3 | 1 |
| 94 | ... | ... | ... | ·52571 | 4 | 2 |
| 95 | ... | ... | ... | ·59619 | 2 | 1 |
| 96 | ... | ... | ... | ·68691 | 1 | ... |
| 97 | 1 | ... | ·00000 | ·80338 | 1 | 1 |
| 98 | 1 | ... | ·00000 | 1·00000 | ... | ... |
| 99 | 1 | ... | ·00000 | ... | ... | ... |
| 100 | 1 | 1 | 1·00000 | ... | ... | ... |
| Total. | 166,026·5 | 2,629 | ... | ... | 351,546·5 | 6,033 |

## TABLE C.—*continued.*

### MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

### PART II.—Experience of Area 2.—*continued.*

| Area 2.—Urban. | | Area 2.—Rural and Urban Combined. | | | | Age. |
|---|---|---|---|---|---|---|
| Unadjusted Rate of Mortality. (7) | Adjusted Rate of Mortality. (8) | Years of Life Exposed to Risk of Death. (9) | Deaths. (10) | Unadjusted Rate of Mortality. (11) | Adjusted Rate of Mortality. 12) | |
| ·03850 | ·04128 | 5318·5 | 204 | ·03835 | ·03877 | 60 |
| ·04317 | ·04444 | 4851 | 190 | ·03917 | ·04224 | 61 |
| ·05281 | ·04786 | 4400·5 | 223 | ·05067 | ·04603 | 62 |
| ·04899 | ·05161 | 3999·5 | 193 | ·04825 | ·05014 | 63 |
| ·05351 | ·05567 | 3576·5 | 190 | ·05313 | ·05448 | 64 |
| ·06449 | ·06000 | 3229·5 | 204 | ·06316 | ·05897 | 65 |
| ·05950 | ·06460 | 2919 | 174 | ·05961 | ·06362 | 66 |
| ·07150 | ·06940 | 2624·5 | 180 | ·06857 | ·06838 | 67 |
| ·07259 | ·07445 | 2278·5 | 160 | ·07021 | ·07324 | 68 |
| ·08628 | ·07996 | 2148 | 186 | ·08659 | ·07837 | 69 |
| ·10176 | ·08615 | 1999 | 177 | ·08854 | ·08405 | 70 |
| ·09025 | ·09332 | 1856·5 | 159 | ·08562 | ·09055 | 71 |
| ·07831 | ·10150 | 1744 | 156 | ·08945 | ·09795 | 72 |
| ·10319 | ·11071 | 1690·5 | 173 | ·10231 | ·10635 | 73 |
| ·13167 | ·12097 | 1520 | 190 | ·12500 | ·11585 | 74 |
| ·13257 | ·13245 | 1302 | 165 | ·12673 | ·12663 | 75 |
| ·15064 | ·14487 | 1127·5 | 148 | ·13120 | ·13828 | 76 |
| ·15257 | ·15808 | 992·5 | 147 | ·14804 | ·15063 | 77 |
| ·19525 | ·17165 | 818 | 149 | ·18215 | ·16364 | 78 |
| ·14773 | ·18533 | 649·5 | 104 | ·16000 | ·17711 | 79 |
| ·20263 | ·19879 | 549 | 103 | ·18762 | ·18991 | 80 |
| ·20186 | ·21153 | 465·5 | 93 | ·19978 | ·20139 | 81 |
| ·25330 | ·22305 | 371·5 | 84 | ·22611 | ·21105 | 82 |
| ·24616 | ·23340 | 284 | 69 | ·24296 | ·21949 | 83 |
| ·22140 | ·24290 | 208·5 | 44 | ·21103 | ·22750 | 84 |
| ·21978 | ·25206 | 153 | 36 | ·23529 | ·23682 | 85 |
| ·30556 | ·26235 | 120 | 36 | ·30000 | ·24926 | 86 |
| ·22727 | ·27212 | 79 | 18 | ·22785 | ·26681 | 87 |
| ·24138 | ·28945 | 53 | 12 | ·22641 | ·28945 | 88 |
| ·31579 | ·31681 | 37 | 11 | ·29730 | ·31681 | 89 |
| ·56250 | ·34829 | 26 | 11 | ·42308 | ·34829 | 90 |
| ·22222 | ·38396 | 17 | 5 | ·29412 | ·38396 | 91 |
| ·57143 | ·42390 | 10 | 6 | ·60000 | ·42390 | 92 |
| ·33333 | ·47003 | 4 | 2 | ·50000 | ·47003 | 93 |
| ·50000 | ·52571 | 4 | 2 | ·50000 | ·52571 | 94 |
| ·50000 | ·59619 | 2 | 1 | ·50000 | ·59619 | 95 |
| ·00000 | ·68691 | 1 | ... | ·00000 | ·68691 | 96 |
| 1·00000 | ·80338 | 2 | 1 | ·50000 | ·80338 | 97 |
| ... | 1·00000 | 1 | ... | ·00000 | 1·00000 | 98 |
| ... | ... | 1 | ... | ·00000 | ... | 99 |
| ... | ... | 1 | 1 | 1·00000 | ... | 100 |
| ... | ... | 517,573 | 8,662 | ... | ... | |

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

## PART III.—Experience of Area 3.

| Age. | Area 3.—Rural. | | | | Area 3.—Urban. | |
|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Death. (1) | Deaths. (2) | Unadjusted Rate of Mortality. (3) | Adjusted Rate of Mortality. (4) | Years of Life Exposed to Risk of Death. (5) | Deaths. (6) |
| 15 | 52 | ... | ·00000 | .. | 81·5 | ... |
| 16 | 1522 | 3 | ·00197 | ·00220 | 1782 | 2 |
| 17 | 4247·5 | 9 | ·00212 | ·00241 | 5012 | 10 |
| 18 | 8236·5 | 17 | ·00206 | ·00266 | 9655·5 | 17 |
| 19 | 12056·5 | 42 | ·00348 | ·00295 | 14484·5 | 52 |
| 20 | 14049·5 | 50 | ·00356 | ·00323 | 17661·5 | 67 |
| 21 | 15244 | 51 | ·00335 | ·00348 | 20203 | 67 |
| 22 | 15776 | 62 | ·00393 | ·00368 | 21743 | 101 |
| 23 | 16008·5 | 68 | ·00425 | ·00382 | 22859·5 | 106 |
| 24 | 15937 | 56 | ·00351 | ·00390 | 23540·5 | 103 |
| 25 | 15669 | 62 | ·00396 | ·00396 | 23840·5 | 133 |
| 26 | 15340·5 | 64 | ·00417 | ·00402 | 23736 | 114 |
| 27 | 14998 | 54 | ·00360 | ·00412 | 23554 | 104 |
| 28 | 14700·5 | 70 | ·00476 | ·00427 | 23302 | 132 |
| 29 | 14434·5 | 62 | ·00430 | ·00447 | 22955 | 117 |
| 30 | 14089 | 54 | ·00383 | ·00471 | 22594 | 127 |
| 31 | 13656 | 68 | ·00498 | ·00498 | 21889 | 124 |
| 32 | 13094 | 77 | ·00588 | ·00525 | 21354 | 119 |
| 33 | 12822·5 | 73 | ·00569 | ·00552 | 20770·5 | 127 |
| 34 | 12360·5 | 81 | ·00655 | ·00578 | 20046·5 | 126 |
| 35 | 12060·5 | 63 | ·00522 | ·00605 | 19023 | 147 |
| 36 | 11743·5 | 68 | ·00579 | ·00632 | 18121·5 | 127 |
| 37 | 11424·5 | 77 | ·00674 | ·00660 | 17274 | 128 |
| 38 | 10927·5 | 80 | ·00732 | ·00690 | 16451 | 116 |
| 39 | 10657·5 | 79 | ·00741 | ·00724 | 15837·5 | 131 |
| 40 | 10291 | 74 | ·00719 | ·00762 | 15165 | 156 |
| 41 | 9987 | 84 | ·00841 | ·00804 | 14495 | 142 |
| 42 | 9674 | 78 | ·00806 | ·00852 | 13777·5 | 112 |
| 43 | 9352 | 97 | ·01037 | ·00903 | 13369·5 | 140 |
| 44 | 8910·5 | 71 | ·00797 | ·00957 | 12862·5 | 172 |
| 45 | 8554·5 | 81 | ·00947 | ·01011 | 12320 | 145 |
| 46 | 8187 | 90 | ·01099 | ·01067 | 11783 | 125 |
| 47 | 7847·5 | 109 | ·01389 | ·01124 | 11410·5 | 152 |
| 48 | 7612 | 83 | ·01090 | ·01193 | 10952 | 124 |
| 49 | 7367·5 | 99 | ·01344 | ·01275 | 10584 | 160 |
| 50 | 7139 | 84 | ·01177 | ·01376 | 10170 | 158 |
| 51 | 6981·5 | 100 | ·01432 | ·01496 | 9795·5 | 167 |
| 52 | 6780·5 | 99 | ·01460 | ·01634 | 9370·5 | 180 |
| 53 | 6583 | 130 | ·01974 | ·01780 | 8981·5 | 177 |
| 54 | 6333 | 131 | ·02068 | ·01927 | 8499·5 | 169 |
| 55 | 6016·5 | 121 | ·02011 | ·02065 | 7982 | 189 |
| 56 | 5605·5 | 135 | ·02408 | ·02198 | 7497 | 177 |
| 57 | 5300 | 127 | ·02396 | ·02325 | 7039·5 | 213 |
| 58 | 4888·5 | 100 | ·02046 | ·02464 | 6366·5 | 172 |
| 59 | 4631·5 | 128 | ·02764 | ·02625 | 5907 | 175 |

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

## PART III.—Experience of Area 3.

| Area 3.—Urban. | | Area 3.—Rural and Urban Combined. | | | | Age. |
|---|---|---|---|---|---|---|
| Unadjusted Rate of Mortality. (7) | Adjusted Rate of Mortality. (8) | Years of Life Exposed to Risk of Death. (9) | Deaths. (10) | Unadjusted Rate of Mortality. (11) | Adjusted Rate of Mortality. (12) | |
| ·00000 | ... | 133·5 | ... | ·00000 | ... | 15 |
| ·00112 | ·00234 | 3304 | 5 | ·00151 | ·00230 | 16 |
| ·00200 | ·00266 | 9259·5 | 19 | ·00205 | ·00258 | 17 |
| ·00176 | ·00298 | 17892 | 34 | ·00190 | ·00288 | 18 |
| ·00359 | ·00330 | 26541 | 94 | ·00354 | ·00321 | 19 |
| ·00379 | ·00362 | 31711 | 117 | ·00369 | ·00352 | 20 |
| ·00332 | ·00392 | 35447 | 118 | ·00333 | ·00380 | 21 |
| ·00465 | ·00420 | 37519 | 163 | ·00434 | ·00404 | 22 |
| ·00464 | ·00446 | 38868 | 174 | ·00448 | ·00423 | 23 |
| ·00437 | ·00468 | 39477·5 | 159 | ·00403 | ·00438 | 24 |
| ·00558 | ·00485 | 39509·5 | 195 | ·00494 | ·00450 | 25 |
| ·00480 | ·00498 | 39076·5 | 178 | ·00456 | ·00461 | 26 |
| ·00442 | ·00508 | 38552 | 158 | ·00410 | ·00471 | 27 |
| ·00567 | ·00519 | 38002·5 | 202 | ·00532 | ·00482 | 28 |
| ·00509 | ·00533 | 37389·5 | 179 | ·00479 | ·00497 | 29 |
| ·00562 | ·00550 | 36683 | 181 | ·00493 | ·00516 | 30 |
| ·00566 | ·00568 | 35545 | 192 | ·00540 | ·00537 | 31 |
| ·00557 | ·00590 | 34448 | 196 | ·00569 | ·00561 | 32 |
| ·00611 | ·00612 | 33593 | 200 | ·00595 | ·00588 | 33 |
| ·00628 | ·00635 | 32407 | 207 | ·00639 | ·00616 | 34 |
| ·00773 | ·00660 | 31083·5 | 210 | ·00676 | ·00646 | 35 |
| ·00701 | ·00693 | 29865 | 195 | ·00653 | ·00678 | 36 |
| ·00741 | ·00733 | 28698·5 | 205 | ·00714 | ·00713 | 37 |
| ·00560 | ·00783 | 27378·5 | 196 | ·00716 | ·00752 | 38 |
| ·00827 | ·00841 | 26495 | 210 | ·00793 | ·00794 | 39 |
| ·01029 | ·00905 | 25456 | 230 | ·00904 | ·00840 | 40 |
| ·00977 | ·00970 | 24482 | 226 | ·00923 | ·00889 | 41 |
| ·01023 | ·01030 | 23451·5 | 190 | ·00810 | ·00939 | 42 |
| ·01047 | ·01081 | 22721·5 | 237 | ·01043 | ·00989 | 43 |
| ·01338 | ·01125 | 21773 | 243 | ·01116 | ·01039 | 44 |
| ·01177 | ·01167 | 20874·5 | 226 | ·01083 | ·01090 | 45 |
| ·01061 | ·01213 | 19970 | 215 | ·01076 | ·01146 | 46 |
| ·01332 | ·01269 | 19258 | 261 | ·01355 | ·01208 | 47 |
| ·01132 | ·01343 | 18564 | 207 | ·01115 | ·01283 | 48 |
| ·01512 | ·01436 | 17951·5 | 259 | ·01443 | ·01373 | 49 |
| ·01554 | ·01549 | 17309 | 242 | ·01398 | ·01482 | 50 |
| ·01704 | ·01677 | 16777 | 267 | ·01592 | ·01606 | 51 |
| ·01922 | ·01820 | 16151 | 279 | ·01727 | ·01746 | 52 |
| ·01971 | ·01974 | 15564·5 | 307 | ·01972 | ·01894 | 53 |
| ·01988 | ·02139 | 14832·5 | 300 | ·02023 | ·02048 | 54 |
| ·02368 | ·02309 | 13998·5 | 310 | ·02214 | ·02202 | 55 |
| ·02361 | ·02487 | 13102·5 | 312 | ·02381 | ·02356 | 56 |
| ·03026 | ·02673 | 12339·5 | 340 | ·02755 | ·02514 | 57 |
| ·02702 | ·02874 | 11255 | 272 | ·02417 | ·02688 | 58 |
| ·02962 | ·03086 | 10538·5 | 303 | ·02875 | ·02879 | 59 |

## Table C.—*continued.*

## Mortality Experience 1893–97 (In Geographical Areas).

### PART III.—Experience of Area 3.—*continued.*

| Age. | Area 3.—Rural. | | | | Area 3.—Urban. | |
|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Death. (1) | Deaths. (2) | Unadjusted Rate of Mortality. (3) | Adjusted Rate of Mortality. (4) | Years of Life Exposed to Risk of Death. (5) | Deaths. (6) |
| 60 | 4267 | 123 | ·02882 | ·02834 | 5506 | 195 |
| 61 | 4016 | 113 | ·02815 | ·03098 | 5085·5 | 183 |
| 62 | 3653·5 | 119 | ·03256 | ·03415 | 4625 | 161 |
| 63 | 3319·5 | 142 | ·04279 | ·03782 | 4229 | 180 |
| 64 | 2934·5 | 112 | ·03816 | ·04192 | 3786 | 162 |
| 65 | 2661·5 | 119 | ·04471 | ·04637 | 3338 | 184 |
| 66 | 2395·5 | 130 | ·05425 | ·05103 | 2833 | 130 |
| 67 | 2178·5 | 126 | ·05782 | ·05585 | 2527·5 | 151 |
| 68 | 1918·5 | 119 | ·06201 | ·06076 | 2218·5 | 117 |
| 69 | 1795 | 112 | ·06238 | ·06573 | 2033 | 145 |
| 70 | 1621·5 | 109 | ·06720 | ·07071 | 1808·5 | 147 |
| 71 | 1499·5 | 117 | ·07803 | ·07573 | 1662·5 | 127 |
| 72 | 1365 | 123 | ·09012 | ·08103 | 1505·5 | 140 |
| 73 | 1289·5 | 113 | ·08760 | ·08692 | 1398 | 127 |
| 74 | 1120·5 | 98 | ·08750 | ·09358 | 1241 | 132 |
| 75 | 990 | 94 | ·09495 | ·10139 | 1110·5 | 116 |
| 76 | 919 | 103 | ·11208 | ·11034 | 994·5 | 135 |
| 77 | 790 | 94 | ·11899 | ·12021 | 845 | 92 |
| 78 | 656 | 88 | ·13415 | ·13034 | 717·5 | 104 |
| 79 | 567 | 75 | ·13228 | ·14055 | 586·5 | 83 |
| 80 | 470·5 | 81 | ·17216 | ·15099 | 474 | 83 |
| 81 | 371 | 58 | ·15634 | ·16250 | 383·5 | 83 |
| 82 | 283 | 54 | ·19081 | ·17607 | 288·5 | 45 |
| 83 | 214 | 40 | ·18692 | ·19269 | 253 | 41 |
| 84 | 167 | 32 | ·19162 | ·21153 | 191·5 | 51 |
| 85 | 132 | 27 | ·20455 | ·22928 | 136·5 | 34 |
| 86 | 97 | 22 | ·22680 | ·24549 | 88 | 21 |
| 87 | 76 | 32 | ·42106 | ·26116 | 59 | 8 |
| 88 | 44 | 9 | ·20455 | ·27646 | 38 | 13 |
| 89 | 30 | 9 | ·30000 | ·29125 | 19 | 6 |
| 90 | 15 | 6 | ·40000 | ·30724 | 12 | 3 |
| 91 | 9 | 4 | ·44445 | ·32754 | 7 | ... |
| 92 | 4 | 1 | ·25000 | ·35656 | 9 | 3 |
| 93 | 3 | 2 | ·66667 | ·39875 | 6 | 2 |
| 94 | 4 | 2 | ·49988 | ·46065 | 3 | ... |
| 95 | 2 | 1 | ·50000 | ·54714 | 2 | 2 |
| 96 | 2 | 1 | ·50000 | ·67053 | ... | ... |
| 97 | 1 | 1 | 1·00000 | ·81825 | ... | ... |
| 98 | ... | ... | ... | 1·00000 | ... | ... |
| 99 | ... | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... | ... |
| Total. | 491,031·5 | 6,022 | ... | ... | 706,120·5 | 8,808 |

## Table C.—*continued.*

## Mortality Experience 1893–97 (In Geographical Areas).

### PART III.—Experience of Area 3.—*continued.*

| Area 3.—Urban. | | Area 3.—Rural and Urban Combined. | | | | Age. |
|---|---|---|---|---|---|---|
| Unadjusted Rate of Mortality. (7) | Adjusted Rate of Mortality. (8) | Years of Life Exposed to Risk of Death. (9) | Deaths. (10) | Unadjusted Rate of Mortality. (11) | Adjusted Rate of Mortality. (12) | |
| ·03541 | ·03313 | 9773 | 318 | ·03254 | ·03102 | 60 |
| ·03598 | ·03553 | 9101·5 | 296 | ·03252 | ·03357 | 61 |
| ·03481 | ·03816 | 8278·5 | 280 | ·03382 | ·03650 | 62 |
| ·04257 | ·04100 | 7548·5 | 322 | ·04266 | ·03977 | 63 |
| ·04279 | ·04421 | 6720·5 | 274 | ·04077 | ·04346 | 64 |
| ·05513 | ·04786 | 5999·5 | 303 | ·05050 | ·04751 | 65 |
| ·04587 | ·05203 | 5228·5 | 260 | ·04973 | ·05189 | 66 |
| ·05975 | ·05674 | 4706 | 277 | ·05886 | ·05654 | 67 |
| ·05273 | ·06202 | 4137 | 236 | ·05704 | ·06140 | 68 |
| ·07134 | ·06782 | 3828 | 257 | ·06714 | ·06648 | 69 |
| ·08130 | ·07401 | 3430 | 256 | ·07464 | ·07170 | 70 |
| ·07637 | ·08056 | 3162 | 244 | ·07717 | ·07715 | 71 |
| ·09303 | ·08724 | 2870·5 | 263 | ·09161 | ·08293 | 72 |
| ·09082 | ·09425 | 2687·5 | 240 | ·08932 | ·08947 | 73 |
| ·10637 | ·10166 | 2361·5 | 230 | ·09738 | ·09678 | 74 |
| ·10446 | ·10983 | 2100·5 | 210 | ·10000 | ·10513 | 75 |
| ·13575 | ·11891 | 1913·5 | 238 | ·12435 | ·11447 | 76 |
| ·10888 | ·12935 | 1635 | 186 | ·11376 | ·12480 | 77 |
| ·14495 | ·14103 | 1373·5 | 192 | ·13979 | ·13565 | 78 |
| ·14152 | ·15399 | 1153·5 | 158 | ·13697 | ·14707 | 79 |
| ·17511 | ·16773 | 944·5 | 164 | ·17364 | ·15872 | 80 |
| ·21643 | ·18150 | 754·5 | 141 | ·18688 | ·17100 | 81 |
| ·15598 | ·19417 | 571·5 | 99 | ·17323 | ·18411 | 82 |
| ·16205 | ·20492 | 467 | 81 | ·17345 | ·19821 | 83 |
| ·26632 | ·21628 | 358·5 | 83 | ·23152 | ·21327 | 84 |
| ·24909 | ·22928 | 268·5 | 61 | ·22719 | ·22928 | 85 |
| ·23864 | ·24549 | 185 | 43 | ·23243 | ·24549 | 86 |
| ·13559 | ·26116 | 135 | 40 | ·29630 | ·26116 | 87 |
| ·34211 | ·27646 | 82 | 22 | ·26829 | ·27646 | 88 |
| ·31579 | ·29125 | 49 | 15 | ·30612 | ·29125 | 89 |
| ·25000 | ·30724 | 27 | 9 | ·33333 | ·30724 | 90 |
| ·00000 | ·32754 | 16 | 4 | ·25000 | ·32754 | 91 |
| ·33333 | ·35656 | 13 | 4 | ·30769 | ·35656 | 92 |
| ·33333 | ·39875 | 9 | 4 | ·44445 | ·39875 | 93 |
| ·00000 | ·46065 | 7 | 2 | ·28571 | ·46065 | 94 |
| 1·00000 | ·54714 | 4 | 3 | ·75000 | ·54714 | 95 |
| ... | ·67053 | 2 | 1 | ·50000 | ·67053 | 96 |
| ... | ·81825 | 1 | 1 | 1·00000 | ·81825 | 97 |
| ... | 1·00000 | ... | ... | ... | 1·00000 | 98 |
| .. | ... | ... | ... | ... | ... | 99 |
| ... | ... | ... | ... | ... | ... | 100 |
| ... | ... | 1,197,152 | 14,830 | ... | ... | |

## Table C.—*continued.*

## Mortality Experience 1893–97 (In Geographical Areas).

### PART IV.—Experience of all Areas.

| Age. | All Areas.—Rural. | | | | All Areas.—Urban. | |
|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Death. (1) | Deaths. (2) | Unadjusted Rate of Mortality. (3) | Adjusted Rate of Mortality. (4) | Years of Life Exposed to Rate of Death. (5) | Deaths. (6) |
| 15 | 235 | ... | ·00000 | ... | 142·5 | ... |
| 16 | 4610 | 6 | ·00130 | ·00196 | 2945·5 | 2 |
| 17 | 13641·5 | 31 | ·00227 | ·00220 | 8840·5 | 18 |
| 18 | 28915·5 | 64 | ·00221 | ·00244 | 18439·5 | 38 |
| 19 | 43767 | 114 | ·00260 | ·00268 | 28231 | 95 |
| 20 | 51102 | 168 | ·00329 | ·00294 | 34482·5 | 119 |
| 21 | 55214·5 | 174 | ·00315 | ·00320 | 39389 | 144 |
| 22 | 56966 | 200 | ·00351 | ·00345 | 42715·5 | 189 |
| 23 | 57885·5 | 232 | ·00401 | ·00366 | 44969·5 | 182 |
| 24 | 57346 | 207 | ·00361 | ·00385 | 46078·5 | 200 |
| 25 | 56571 | 226 | ·00400 | ·00400 | 46445·5 | 230 |
| 26 | 55652 | 222 | ·00399 | ·00414 | 46291·5 | 209 |
| 27 | 54455·5 | 237 | ·00435 | ·00428 | 45818·5 | 190 |
| 28 | 53428 | 243 | ·00455 | ·00443 | 45047·5 | 263 |
| 29 | 52788·5 | 245 | ·00464 | ·00459 | 44533 | 237 |
| 30 | 51848·5 | 226 | ·00436 | ·00477 | 43916 | 259 |
| 31 | 50342·5 | 262 | ·00520 | ·00497 | 42683·5 | 243 |
| 32 | 48733 | 256 | ·00525 | ·00519 | 41665 | 209 |
| 33 | 47734·5 | 249 | ·00522 | ·00541 | 40719·5 | 243 |
| 34 | 46040 | 278 | ·00604 | ·00565 | 39221 | 256 |
| 35 | 44394 | 246 | ·00554 | ·00589 | 37372 | 278 |
| 36 | 42930 | 277 | ·00645 | ·00616 | 35787 | 264 |
| 37 | 41445·5 | 263 | ·00635 | ·00645 | 34420·5 | 259 |
| 38 | 39576 | 264 | ·00667 | ·00677 | 32924 | 250 |
| 39 | 38302 | 278 | ·00726 | ·00711 | 31811·5 | 270 |
| 40 | 37174·5 | 266 | ·00716 | ·00749 | 30835 | 313 |
| 41 | 35912·5 | 284 | ·00791 | ·00790 | 29629 | 309 |
| 42 | 34661·5 | 288 | ·00831 | ·00834 | 28335·5 | 269 |
| 43 | 33424·5 | 323 | ·00967 | ·00882 | 27505·5 | 308 |
| 44 | 32322·5 | 292 | ·00903 | ·00933 | 26561·5 | 358 |
| 45 | 30844 | 273 | ·00885 | ·00986 | 25259 | 288 |
| 46 | 29512·5 | 315 | ·01068 | ·01042 | 24177·5 | 281 |
| 47 | 28448·5 | 337 | ·01184 | ·01103 | 23461 | 302 |
| 48 | 27623·5 | 335 | ·01213 | ·01172 | 22618 | 289 |
| 49 | 26655·5 | 324 | ·01215 | ·01251 | 21750 | 318 |
| 50 | 25634·5 | 332 | ·01295 | ·01343 | 21009·5 | 336 |
| 51 | 24668·5 | 358 | ·01452 | ·01446 | 20311·5 | 334 |
| 52 | 23668 | 327 | ·01381 | ·01560 | 19543·5 | 394 |
| 53 | 22777·5 | 408 | ·01792 | ·01679 | 18812 | 375 |
| 54 | 21621 | 412 | ·01905 | ·01799 | 17998·5 | 373 |
| 55 | 20574·5 | 408 | ·01984 | ·01919 | 17086·5 | 415 |
| 56 | 19276·5 | 405 | ·02101 | ·02039 | 16152·5 | 384 |
| 57 | 18311·5 | 401 | ·02190 | ·02167 | 15233 | 429 |
| 58 | 16791 | 370 | ·02204 | ·02314 | 14075·5 | 413 |
| 59 | 15803·5 | 393 | ·02487 | ·02492 | 13105 | 407 |

## TABLE C—*continued.*

## MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

### PART IV.—Experience of all Areas.

| All Areas.—Urban. | | All Areas.—Rural and Urban Combined. | | | | Age. |
|---|---|---|---|---|---|---|
| Unadjusted Rate of Mortality. | Adjusted Rate of Mortality. | Years of Life Exposed to Risk of Death. | Deaths. | Unadjusted Rate of Mortality. | Adjusted Rate of Mortality. | |
| (7) | (8) | (9) | (10) | (11) | (12) | |
| ·00000 | ... | 5777·5 | ... | ·00000 | ... | 15 |
| ·00068 | ·00216 | 7555·5 | 8 | ·00106 | ·00202 | 16 |
| ·00204 | ·00237 | 22482 | 49 | ·00218 | ·00230 | 17 |
| ·00206 | ·00265 | 47355 | 102 | ·00215 | ·00258 | 18 |
| ·00337 | ·00298 | 71998 | 209 | ·00290 | ·00286 | 19 |
| ·00345 | ·00332 | 85584·5 | 287 | ·00335 | ·00314 | 20 |
| ·00366 | ·00365 | 94603·5 | 318 | ·00336 | ·00342 | 21 |
| ·00443 | ·00395 | 99681·5 | 389 | ·00390 | ·00367 | 22 |
| ·00405 | ·00420 | 102855 | 414 | ·00402 | ·00390 | 23 |
| ·00434 | ·00441 | 103424·5 | 407 | ·00394 | ·00410 | 24 |
| ·00495 | ·00460 | 103016·5 | 456 | ·00443 | ·00428 | 25 |
| ·00451 | ·00477 | 101943·5 | 431 | ·00423 | ·00443 | 26 |
| ·00415 | ·00493 | 100274 | 427 | ·00426 | ·00457 | 27 |
| ·00584 | ·00509 | 98475·5 | 506 | ·00514 | ·00472 | 28 |
| ·00532 | ·00527 | 97321·5 | 482 | ·00495 | ·00489 | 29 |
| ·00590 | ·00545 | 95764·5 | 485 | ·00506 | ·00507 | 30 |
| ·00569 | ·00565 | 93026 | 505 | ·00543 | ·00527 | 31 |
| ·00502 | ·00588 | 90398 | 465 | ·00514 | ·00549 | 32 |
| ·00597 | ·00615 | 88454 | 492 | ·00556 | ·00574 | 33 |
| ·00653 | ·00646 | 85261 | 534 | ·00626 | ·00601 | 34 |
| ·00744 | ·00682 | 81766 | 524 | ·00641 | ·00630 | 35 |
| ·00738 | ·00724 | 78717 | 541 | ·00687 | ·00664 | 36 |
| ·00752 | ·00773 | 75866 | 522 | ·00688 | ·00702 | 37 |
| ·00759 | ·00827 | 72500 | 514 | ·00709 | ·00743 | 38 |
| ·00849 | ·00884 | 70113·5 | 548 | ·00782 | ·00788 | 39 |
| ·01015 | ·00943 | 68009·5 | 579 | ·00851 | ·00835 | 40 |
| ·01043 | ·01001 | 65541·5 | 593 | ·00905 | ·00883 | 41 |
| ·00949 | ·01054 | 62997 | 557 | ·00884 | ·00932 | 42 |
| ·01120 | ·01101 | 60930 | 631 | ·01036 | ·00980 | 43 |
| ·01348 | ·01144 | 58884 | 650 | ·01104 | ·01028 | 44 |
| ·01140 | ·01187 | 56103 | 561 | ·01000 | ·01078 | 45 |
| ·01162 | ·01235 | 53690 | 596 | ·01110 | ·01132 | 46 |
| ·01287 | ·01294 | 51909·5 | 639 | ·01231 | ·01193 | 47 |
| ·01277 | ·01370 | 50241·5 | 624 | ·01242 | ·01266 | 48 |
| ·01462 | ·01464 | 48405·5 | 642 | ·01326 | ·01353 | 49 |
| ·01599 | ·01577 | 46644 | 668 | ·01432 | ·01455 | 50 |
| ·01644 | ·01705 | 44980 | 692 | ·01538 | ·01570 | 51 |
| ·02017 | ·01846 | 43211·5 | 721 | ·01669 | ·01696 | 52 |
| ·01994 | ·01997 | 41589·5 | 783 | ·01883 | ·01829 | 53 |
| ·02072 | ·02158 | 39619·5 | 785 | ·01981 | ·01966 | 54 |
| ·02429 | ·02327 | 37661 | 823 | ·02185 | ·02106 | 55 |
| ·02378 | ·02509 | 35429 | 789 | ·02227 | ·02253 | 56 |
| ·02818 | ·02707 | 33544·5 | 830 | ·02474 | ·02412 | 57 |
| ·02934 | ·02928 | 30866·5 | 783 | ·02537 | ·02591 | 58 |
| ·03105 | ·03171 | 28908·5 | 800 | ·02767 | ·02798 | 59 |

## Table C.—*continued.*

## Mortality Experience 1893–97 (In Geographical Areas).

### PART IV.—Experience of all Areas.—*continued.*

| Age. | All Areas.—Rural. | | | | All Areas.—Urban. | |
|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Death. | Deaths. | Unadjusted Rate of Mortality. | Adjusted Rate of Mortality. | Years of Life Exposed to Risk of Death | Deaths. |
| | (1) | (2) | (3) | (4) | (5) | (6) |
| 60 | 14760·5 | 401 | ·02716 | ·02714 | 12127 | 418 |
| 61 | 13514 | 373 | ·02762 | ·02984 | 11142·5 | 407 |
| 62 | 12370·5 | 404 | ·03267 | ·03294 | 10108 | 414 |
| 63 | 11227·5 | 402 | ·03580 | ·03636 | 9120 | 394 |
| 64 | 10000 | 427 | ·04270 | ·04000 | 8135 | 371 |
| 65 | 8837·5 | 393 | ·04446 | ·04377 | 7251·5 | 403 |
| 66 | 7958 | 375 | ·04712 | ·04763 | 6307 | 319 |
| 67 | 7233 | 387 | ·05351 | ·05160 | 5639 | 335 |
| 68 | 6465·5 | 360 | ·05569 | ·05575 | 4943 | 287 |
| 69 | 5990 | 347 | ·05793 | ·06016 | 4549 | 319 |
| 70 | 5572·5 | 356 | ·06387 | ·06491 | 4061 | 339 |
| 71 | 5154 | 361 | ·07004 | ·07007 | 3741·5 | 292 |
| 72 | 4707 | 378 | ·08032 | ·07579 | 3417 | 279 |
| 73 | 4369 | 354 | ·08102 | ·08216 | 3233·5 | 298 |
| 74 | 3891 | 335 | ·08610 | ·08929 | 2856·5 | 326 |
| 75 | 3392 | 339 | ·09993 | ·09716 | 2555 | 289 |
| 76 | 3030 | 300 | ·09902 | ·10567 | 2228·5 | 301 |
| 77 | 2597·5 | 308 | ·11857 | ·11458 | 1923 | 237 |
| 78 | 2125·5 | 260 | ·12232 | ·12391 | 1612 | 250 |
| 79 | 1804 | 246 | ·13636 | ·13381 | 1311 | 188 |
| 80 | 1468·5 | 220 | ·14981 | ·14450 | 1067 | 195 |
| 81 | 1198·5 | 185 | ·15436 | ·15598 | 885·5 | 179 |
| 82 | 957 | 161 | ·16824 | ·16824 | 693 | 137 |
| 83 | 771 | 132 | ·17121 | ·18089 | 553 | 105 |
| 84 | 623·5 | 112 | ·17963 | ·19353 | 412 | 98 |
| 85 | 511·5 | 107 | ·20918 | ·20571 | 299·5 | 73 |
| 86 | 366 | 88 | ·24044 | ·21739 | 196 | 48 |
| 87 | 270 | 70 | ·25926 | ·22868 | 126 | 21 |
| 88 | 166 | 37 | ·22289 | ·24004 | 88 | 21 |
| 89 | 114 | 25 | ·21930 | ·25151 | 60 | 21 |
| 90 | 77 | 20 | ·25974 | ·26322 | 36 | 14 |
| 91 | 52 | 14 | ·26923 | ·27528 | 24 | 4 |
| 92 | 24 | 8 | ·33333 | ·28776 | 24 | 7 |
| 93 | 14 | 4 | ·28571 | ·30062 | 15 | 5 |
| 94 | 11 | 3 | ·27273 | ·31473 | 11 | 3 |
| 95 | 5 | 1 | ·20000 | ·33266 | 4 | 3 |
| 96 | 5 | 1 | ·20000 | ·35648 | 2 | 1 |
| 97 | 3 | 2 | ·66667 | ·39364 | 2 | 1 |
| 98 | 1 | ... | ·00000 | ·45084 | 1 | ... |
| 99 | 1 | ... | ·00000 | ·53530 | ... | 1 |
| 100 | 1 | 1 | 1·00000 | 1·00000 | ... | ... |
| Total | 1,761,269 | 20,116 | ... | ... | 1,419,109·5 | 18,945 |

## Table C.—*continued.*

## Mortality Experience 1893–97 (In Geographical Areas).

### PART IV.—Experience of all Areas.—*continued.*

| All Areas.—Urban. | | All Areas.—Rural and Urban Combined. | | | | Age. |
|---|---|---|---|---|---|---|
| Unadjusted Rate of Mortality. (7) | Adjusted Rate of Mortality. (8) | Years of Life Exposed to Risk of Death. (9) | Deaths. (10) | Unadjusted Rate of Mortality. (11) | Adjusted Rate of Mortality. (12) | |
| ·03446 | ·03435 | 26887·5 | 819 | ·03046 | ·03039 | 60 |
| ·03655 | ·03714 | 24656·5 | 780 | ·03163 | ·03313 | 61 |
| ·04096 | ·04013 | 224-8·5 | 818 | ·03639 | ·03618 | 62 |
| ·04320 | ·04331 | 20347·5 | 796 | ·03912 | ·03950 | 63 |
| ·04560 | ·04670 | 18135 | 798 | ·04400 | ·04303 | 64 |
| ·05558 | ·05032 | 16089 | 796 | ·04947 | ·04672 | 65 |
| ·05058 | ·05423 | 14265 | 694 | ·04865 | ·05057 | 66 |
| ·05940 | ·05850 | 12872 | 722 | ·05609 | ·05464 | 67 |
| ·05806 | ·06321 | 11408·5 | 647 | ·05671 | ·05899 | 68 |
| ·07011 | ·06851 | 10539 | 666 | ·06319 | ·06374 | 69 |
| ·08349 | ·07446 | 9633·5 | 695 | ·07214 | ·06898 | 70 |
| ·07803 | ·08117 | 8895·5 | 653 | ·07341 | ·07479 | 71 |
| ·08164 | ·08850 | 8124 | 657 | ·08087 | ·08118 | 72 |
| ·09217 | ·09660 | 7602·5 | 652 | ·08576 | ·08829 | 73 |
| ·11413 | ·10540 | 6747·5 | 661 | ·09796 | ·09615 | 74 |
| ·11311 | ·11505 | 5947 | 628 | ·10560 | ·10481 | 75 |
| ·13507 | ·12540 | 5258·5 | 601 | ·11429 | ·11414 | 76 |
| ·12325 | ·13670 | 4520·5 | 545 | ·12056 | ·12414 | 77 |
| ·15509 | ·14877 | 3737·5 | 510 | ·13646 | ·13473 | 78 |
| ·14340 | ·16176 | 3115 | 434 | ·13933 | ·14582 | 79 |
| ·18276 | ·17496 | 2535·5 | 415 | ·16368 | ·15726 | 80 |
| ·20214 | ·18798 | 2084 | 364 | ·17466 | ·16890 | 81 |
| ·19769 | ·19999 | 1650 | 298 | ·18061 | ·18054 | 82 |
| ·18987 | ·21062 | 1324 | 237 | ·17900 | ·19202 | 83 |
| ·23786 | ·21934 | 1035·5 | 210 | ·20280 | ·20316 | 84 |
| ·24374 | ·22692 | 811 | 180 | ·22195 | ·21412 | 85 |
| ·24490 | ·23395 | 562 | 136 | ·24199 | ·22510 | 86 |
| ·16667 | ·24152 | 396 | 91 | ·22979 | ·23638 | 87 |
| ·23864 | ·25010 | 254 | 58 | ·22835 | ·24788 | 88 |
| ·35000 | ·26104 | 174 | 46 | ·26437 | ·25952 | 89 |
| ·38889 | ·27294 | 113 | 34 | ·30088 | ·27116 | 90 |
| ·16667 | ·28457 | 76 | 18 | ·23684 | ·28258 | 91 |
| ·29167 | ·29611 | 48 | 15 | ·31250 | ·29356 | 92 |
| ·33333 | ·30754 | 29 | 9 | ·31034 | ·30450 | 93 |
| ·27273 | ·31884 | 22 | 6 | ·27273 | ·31668 | 94 |
| ·75000 | ·33266 | 9 | 4 | ·44445 | ·33266 | 95 |
| ·50000 | ·35648 | 7 | 2 | ·28571 | ·35648 | 96 |
| ·50000 | ·39364 | 5 | 3 | ·60000 | ·39364 | 97 |
| ·00000 | ·45084 | 2 | ... | ·00000 | ·45084 | 98 |
| ·00000 | ·53530 | 1 | 1 | 1·00000 | ·53530 | 99 |
| ... | 1·00000 | 1 | 1 | 1·00000 | 1·00000 | 100 |
| ... | ... | 3,180,378·5 | 39,061 | ... | ... | |

## Table D.

### Sickness Experience 1893–97 (In Occupation Groups).

### PART I. (*a.*)—Experience of Group A. H. J. (All Occupations not included in Groups B. to G.).

| Age. | Years of Life Exposed to Risk of Sickness. | Number of Sickness Claims. | | | |
|---|---|---|---|---|---|
| | | First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | First Three Months of Sickness. |
| | (1) | (2) | (3) | (4) | (5) |
| 15 | 16 | 8 | ... | 8 | 18 |
| 16 | 675 | 489 | ... | 489 | 1247 |
| 17 | 9113·5 | 2479 | ... | 2479 | 6845 |
| 18 | 20866 | 5927 | ... | 5927 | 16454 |
| 19 | 46161 | 11098 | 2 | 11098 | 31578 |
| 20 | 57009·5 | 13780 | 8 | 13782 | 39776 |
| 21 | 64765 | 14946 | 14 | 14951 | 43215 |
| 22 | 69741·5 | 15352 | 33 | 15362 | 45000 |
| 23 | 72762 | 15798 | 53 | 15826 | 46286 |
| 24 | 73664 | 15866 | 71 | 15908 | 46830 |
| 25 | 74389·5 | 15758 | 88 | 15808 | 47296 |
| 26 | 74138 | 15886 | 95 | 15956 | 47222 |
| 27 | 73370·5 | 15618 | 93 | 15681 | 46735 |
| 28 | 72285 | 15343 | 111 | 15418 | 45929 |
| 29 | 71501·5 | 15218 | 111 | 15292 | 45714 |
| 30 | 70903 | 15051 | 121 | 15148 | 45742 |
| 31 | 69389·5 | 14866 | 129 | 14952 | 46185 |
| 32 | 67639·5 | 14507 | 133 | 14600 | 45034 |
| 33 | 66397·5 | 14212 | 160 | 14321 | 44661 |
| 34 | 64043·5 | 13629 | 172 | 13757 | 42848 |
| 35 | 61632·5 | 13108 | 197 | 13261 | 42432 |
| 36 | 59473 | 12701 | 179 | 12844 | 41436 |
| 37 | 57380·5 | 12406 | 198 | 12554 | 40518 |
| 38 | 54741·5 | 11777 | 206 | 11933 | 39411 |
| 39 | 52911 | 11642 | 239 | 11825 | 39767 |
| 40 | 51478 | 11434 | 259 | 11636 | 39323 |
| 41 | 49835·5 | 11378 | 298 | 11602 | 39613 |
| 42 | 48199 | 10929 | 285 | 11169 | 38737 |
| 43 | 46818·5 | 10737 | 306 | 10982 | 38413 |
| 44 | 45418 | 10563 | 335 | 10827 | 38105 |
| 45 | 43483 | 10168 | 337 | 10437 | 37115 |
| 46 | 41654·5 | 9828 | 349 | 10111 | 36675 |
| 47 | 40328·5 | 9749 | 377 | 10059 | 36521 |
| 48 | 39107 | 9481 | 386 | 9792 | 35735 |
| 49 | 37723·5 | 9441 | 423 | 9776 | 36304 |
| 50 | 36510 | 9194 | 440 | 9550 | 37251 |
| 51 | 35237·5 | 9082 | 492 | 9487 | 35873 |
| 52 | 33876·5 | 8827 | 574 | 9278 | 36023 |
| 53 | 32727·5 | 8673 | 631 | 9205 | 36218 |
| 54 | 31190·5 | 8362 | 662 | 8894 | 34181 |

## Table D.

### Sickness Experience 1893–97 (In Occupation Groups).

### PART I. (*a.*)—Experience of Group A. H. J. (All Occupations not included in Groups B. to G.).

| Number of Weeks of Sickness-Claim. | | | | | Age. |
|---|---|---|---|---|---|
| Second Three Months of Sickness. (6) | Second Six Months of Sickness. (7) | Second Twelve Months of Sickness. (8) | Remainder of Sickness. (9) | All Periods of Sickness. (10) | |
| ... | ... | ... | ... | 18 | 15 |
| 35 | ... | ... | ... | 1282 | 16 |
| 424 | 159 | 4 | ... | 7433 | 17 |
| 1112 | 443 | 85 | .. | 18094 | 18 |
| 2609 | 1210 | 329 | 5 | 35732 | 19 |
| 3869 | 2175 | 963 | 150 | 46934 | 20 |
| 4751 | 2638 | 1344 | 358 | 52307 | 21 |
| 5396 | 3268 | 1749 | 1052 | 56464 | 22 |
| 5609 | 4031 | 2268 | 1782 | 59976 | 23 |
| 5994 | 3615 | 2793 | 2415 | 61646 | 24 |
| 6469 | 4069 | 2559 | 3071 | 63465 | 25 |
| 5855 | 3971 | 2552 | 3521 | 63121 | 26 |
| 6538 | 4935 | 2996 | 3430 | 64634 | 27 |
| 6092 | 4144 | 3105 | 4046 | 63315 | 28 |
| 6478 | 4603 | 2759 | 4072 | 63626 | 29 |
| 6696 | 4489 | 3381 | 4732 | 65041 | 30 |
| 6639 | 4799 | 3425 | 5003 | 66051 | 31 |
| 6392 | 4668 | 3867 | 4929 | 64890 | 32 |
| 6476 | 5185 | 3874 | 6198 | 66396 | 33 |
| 6828 | 4583 | 3487 | 6846 | 64592 | 34 |
| 6697 | 4820 | 3355 | 8232 | 65536 | 35 |
| 7036 | 5343 | 3335 | 7467 | 64617 | 36 |
| 6725 | 5240 | 4226 | 7952 | 64660 | 37 |
| 6831 | 5273 | 4137 | 8695 | 64348 | 38 |
| 6961 | 5439 | 4088 | 10234 | 66489 | 39 |
| 7098 | 5634 | 4686 | 10964 | 67705 | 40 |
| 7445 | 5267 | 4704 | 12330 | 69359 | 41 |
| 7576 | 6411 | 4460 | 12094 | 69277 | 42 |
| 7932 | 6145 | 5141 | 13073 | 70703 | 43 |
| 7735 | 6466 | 5513 | 14029 | 71848 | 44 |
| 7835 | 6433 | 5046 | 14552 | 70981 | 45 |
| 7816 | 6664 | 5457 | 15283 | 71895 | 46 |
| 8180 | 6537 | 5486 | 16375 | 73099 | 47 |
| 8439 | 6808 | 5500 | 16937 | 73419 | 48 |
| 8485 | 7292 | 6629 | 18145 | 76855 | 49 |
| 8950 | 6855 | 5847 | 19430 | 78333 | 50 |
| 9478 | 8759 | 7003 | 21988 | 83101 | 51 |
| 9429 | 7952 | 8557 | 24426 | 86386 | 52 |
| 10157 | 8717 | 7413 | 27940 | 90444 | 53 |
| 10276 | 9914 | 9264 | 28620 | 92255 | 54 |

ENTERED AT STATIONERS HALL.

## TABLE D.—*continued.*

### SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

### PART I. (*a.*)—Experience of Group A. H. J. (All Occupations not included in Groups B. to G.)—*continued.*

| Age. | Years of Life Exposed to Risk of Sickness. | Number of Sickness Claims. | | | First Three Months of Sickness. |
|---|---|---|---|---|---|
| | | First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | |
| | (1) | (2) | (3) | (4) | (5) |
| 55 | 29664·5 | 8327 | 708 | 8911 | 35306 |
| 56 | 27969·5 | 7949 | 749 | 8579 | 34385 |
| 57 | 26461·5 | 7726 | 784 | 8364 | 33306 |
| 58 | 24377 | 7314 | 789 | 7964 | 32169 |
| 59 | 22872 | 6985 | 833 | 7641 | 30178 |
| 60 | 21318 | 6756 | 883 | 7452 | 30175 |
| 61 | 19625·5 | 6420 | 936 | 7155 | 29157 |
| 62 | 17833 | 5940 | 946 | 6698 | 26640 |
| 63 | 16178·5 | 5563 | 1007 | 6348 | 25945 |
| 64 | 14434·5 | 5073 | 1065 | 5923 | 23823 |
| 65 | 12822 | 4755 | 1080 | 5621 | 22025 |
| 66 | 11410 | 4284 | 1144 | 5215 | 20322 |
| 67 | 10292 | 3953 | 1184 | 4904 | 18397 |
| 68 | 9179·5 | 3615 | 1159 | 4577 | 17497 |
| 69 | 8569 | 3480 | 1245 | 4486 | 17051 |
| 70 | 7832 | 3222 | 1350 | 4329 | 15387 |
| 71 | 7305 | 2975 | 1436 | 4139 | 14070 |
| 72 | 6664 | 2723 | 1482 | 3946 | 12744 |
| 73 | 6224·5 | 2536 | 1552 | 3834 | 12175 |
| 74 | 5489·5 | 2221 | 1545 | 3525 | 10275 |
| 75 | 4842·5 | 1993 | 1509 | 3261 | 9404 |
| 76 | 4260·5 | 1765 | 1475 | 3008 | 8397 |
| 77 | 3644·5 | 1460 | 1387 | 2641 | 6604 |
| 78 | 2999·5 | 1201 | 1288 | 2297 | 5586 |
| 79 | 2502·5 | 946 | 1118 | 1936 | 4329 |
| 80 | 2012·5 | 777 | 999 | 1651 | 3398 |
| 81 | 1640·5 | 600 | 848 | 1359 | 2815 |
| 82 | 1298·5 | 450 | 742 | 1101 | 1891 |
| 83 | 1053 | 331 | 632 | 909 | 1618 |
| 84 | 810 | 256 | 504 | 722 | 1051 |
| 85 | 637 | 208 | 418 | 586 | 962 |
| 86 | 437 | 135 | 300 | 412 | 571 |
| 87 | 313 | 90 | 212 | 292 | 403 |
| 88 | 196·5 | 53 | 134 | 177 | 178 |
| 89 | 131 | 34 | 101 | 127 | 117 |
| 90 | 87·5 | 20 | 71 | 84 | 50 |
| 91 | 60 | 15 | 44 | 56 | 83 |
| 92 | 35·5 | 10 | 27 | 34 | 33 |
| 93 | 22 | 7 | 17 | 22 | 27 |
| 94 | 18 | 3 | 15 | 17 | ... |
| 95 | 6·5 | 2 | 7 | 9 | 26 |
| 96 | 6 | ... | 5 | 5 | ... |
| 97 | 3·5 | 1 | 2 | 3 | 2 |
| 98 | 1·5 | 1 | 1 | 2 | 4 |
| 99 | 1 | ... | 1 | 1 | ... |
| 100 | ·5 | 1 | ... | 1 | 14 |
| Total. | 2,352,099 | 567,487 | 42,301 | 602,309 | 2,002,856 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

### PART I. (*a.*)—Experience of Group A. H. J. (All Occupations not included in Groups B. to G.)—*continued.*

| Number of Weeks of Sickness-Claim. | | | | | Age. |
|---|---|---|---|---|---|
| Second Three Months of Sickness. (6) | Second Six Months of Sickness. (7) | Second Twelve Months of Sickness. (8) | Remainder of Sickness. (9) | All Periods of Sickness. (10) | |
| 10023 | 9466 | 9724 | 31607 | 96126 | 55 |
| 10657 | 10040 | 9102 | 33591 | 97775 | 56 |
| 10973 | 11047 | 10369 | 34137 | 99833 | 57 |
| 10816 | 11107 | 11059 | 34704 | 99855 | 58 |
| 10622 | 11545 | 12580 | 35671 | 100597 | 59 |
| 10545 | 11041 | 12453 | 38090 | 102303 | 60 |
| 11070 | 12108 | 12446 | 39644 | 104424 | 61 |
| 10880 | 11812 | 13806 | 40775 | 103913 | 62 |
| 10534 | 12111 | 12966 | 43971 | 105526 | 63 |
| 10263 | 12037 | 15343 | 45262 | 106728 | 64 |
| 9700 | 11857 | 14411 | 47012 | 105005 | 65 |
| 9198 | 11777 | 14221 | 50480 | 105998 | 66 |
| 8798 | 10160 | 14450 | 51478 | 103283 | 67 |
| 9003 | 11000 | 13694 | 51029 | 102223 | 68 |
| 8674 | 11866 | 15143 | 54141 | 106875 | 69 |
| 8215 | 11585 | 16387 | 58791 | 110365 | 70 |
| 8248 | 11463 | 16341 | 62258 | 112380 | 71 |
| 7739 | 10842 | 16297 | 65353 | 112975 | 72 |
| 7344 | 10430 | 15338 | 68009 | 113296 | 73 |
| 6440 | 10217 | 14420 | 68168 | 109520 | 74 |
| 5906 | 8863 | 14061 | 66459 | 104693 | 75 |
| 5408 | 7999 | 13777 | 65140 | 100721 | 76 |
| 4669 | 7660 | 11211 | 61168 | 91312 | 77 |
| 3783 | 5260 | 10012 | 55671 | 80313 | 78 |
| 2998 | 5046 | 7434 | 50390 | 70196 | 79 |
| 2623 | 4043 | 6941 | 43149 | 60154 | 80 |
| 2027 | 3143 | 5152 | 37561 | 50697 | 81 |
| 1395 | 2044 | 4366 | 32288 | 41983 | 82 |
| 1292 | 1895 | 2841 | 28572 | 36218 | 83 |
| 668 | 1314 | 2271 | 22089 | 27394 | 84 |
| 736 | 987 | 1899 | 17905 | 22489 | 85 |
| 450 | 761 | 1286 | 12326 | 15395 | 86 |
| 326 | 483 | 639 | 9499 | 11350 | 87 |
| 130 | 334 | 621 | 5841 | 7104 | 88 |
| 116 | 193 | 333 | 4233 | 4992 | 89 |
| 59 | 135 | 317 | 2803 | 3364 | 90 |
| 61 | 77 | 154 | 1826 | 2202 | 91 |
| 36 | 67 | 125 | 1095 | 1356 | 92 |
| 23 | 34 | 76 | 700 | 859 | 93 |
| 3 | 27 | 25 | 681 | 736 | 94 |
| 26 | .. | ... | 325 | 377 | 95 |
| ... | - | ... | 206 | 206 | 96 |
| ... | ... | .. | 45 | 47 | 97 |
| ... | ... | ... | 52 | 56 | 98 |
| ... | ... | ... | 30 | 30 | 99 |
| 1 | ... | ... | ... | 15 | 100 |
| 477,821 | 468,830 | 505,478 | 1,834,601 | 5,289,586 | |

## Table D.—*continued.*

### Sickness Experience 1893–97 (in Occupation Groups).

**PART I. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per Annum deduced from the Foregoing Experience of Group A. H. J.**

| Age. | Unadjusted Rates. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | |
| | First two Years of Sickness. (1) | Remainder of Sickness after two Years. (2) | All Sickness. (3) | First Three Months. (4) | Second Three Months. (5) | Second Six Months. (6) | Second Twelve Months. (7) | After two Years. (8) | All Periods. (9) |
| 15 | | | | | | | | | |
| 16 | ·3036 | ·0000 | ·3036 | ·8270 | ·0474 | ·0158 | ·0005 | ·0000 | ·8907 |
| 17 | | | | | | | | | |
| 18 | ·2841 | ·0000 | ·2841 | ·7885 | ·0533 | ·0213 | ·0040 | ·0000 | ·8671 |
| 19 | ·2404 | ·0000 | ·2404 | ·6841 | ·0565 | ·0262 | ·0072 | ·0001 | ·7741 |
| 20 | ·2417 | ·0001 | ·2417 | ·6977 | ·0679 | ·0381 | ·0170 | ·0026 | ·8233 |
| 21 | ·2309 | ·0002 | ·2309 | ·6673 | ·0733 | ·0408 | ·0207 | ·0055 | ·8076 |
| 22 | ·2201 | ·0005 | ·2203 | ·6452 | ·0774 | ·0469 | ·0250 | ·0151 | ·8096 |
| 23 | ·2172 | ·0007 | ·2176 | ·6361 | ·0771 | ·0554 | ·0312 | ·0245 | ·8243 |
| 24 | ·2155 | ·0010 | ·2160 | ·6357 | ·0814 | ·0490 | ·0379 | ·0328 | ·8368 |
| 25 | ·2118 | ·0012 | ·2125 | ·6358 | ·0870 | ·0547 | ·0343 | ·0413 | ·8531 |
| 26 | ·2144 | ·0013 | ·2153 | ·6369 | ·0790 | ·0536 | ·0344 | ·0475 | ·8514 |
| 27 | ·2129 | ·0013 | ·2137 | ·6370 | ·0891 | ·0672 | ·0409 | ·0467 | ·8809 |
| 28 | ·2121 | ·0015 | ·2133 | ·6354 | ·0843 | ·0573 | ·0429 | ·0560 | ·8759 |
| 29 | ·2128 | ·0016 | ·2138 | ·6394 | ·0905 | ·0644 | ·0386 | ·0570 | ·8899 |
| 30 | ·2122 | ·0017 | ·2136 | ·6451 | ·0945 | ·0633 | ·0477 | ·0667 | ·9173 |
| 31 | ·2144 | ·0019 | ·2155 | ·6656 | ·0957 | ·0691 | ·0494 | ·0721 | ·9519 |
| 32 | ·2145 | ·0020 | ·2159 | ·6658 | ·0945 | ·0690 | ·0572 | ·0729 | ·9594 |
| 33 | ·2140 | ·0024 | ·2157 | ·6726 | ·0976 | ·0781 | ·0584 | ·0933 | 1·0000 |
| 34 | ·2128 | ·0027 | ·2148 | ·6690 | ·1067 | ·0715 | ·0545 | ·1069 | 1·0086 |
| 35 | ·2127 | ·0032 | ·2151 | ·6885 | ·1086 | ·0782 | ·0544 | ·1336 | 1·0633 |
| 36 | ·2135 | ·0030 | ·2159 | ·6967 | ·1183 | ·0899 | ·0561 | ·1255 | 1·0865 |
| 37 | ·2162 | ·0035 | ·2187 | ·7061 | ·1172 | ·0913 | ·0737 | ·1386 | 1·1269 |
| 38 | ·2152 | ·0038 | ·2179 | ·7200 | ·1248 | ·0963 | ·0756 | ·1588 | 1·1755 |
| 39 | ·2200 | ·0045 | ·2236 | ·7516 | ·1315 | ·1028 | ·0775 | ·1934 | 1·2566 |
| 40 | ·2220 | ·0050 | ·2261 | ·7639 | ·1379 | ·1094 | ·0910 | ·2130 | 1·3152 |
| 41 | ·2283 | ·0060 | ·2328 | ·7949 | ·1494 | ·1057 | ·0943 | ·2474 | 1·3917 |
| 42 | ·2268 | ·0059 | ·2317 | ·8037 | ·1571 | ·1331 | ·0925 | ·2509 | 1·4373 |
| 43 | ·2295 | ·0065 | ·2346 | ·8205 | ·1694 | ·1312 | ·1099 | ·2792 | 1·5102 |
| 44 | ·2326 | ·0074 | ·2384 | ·8390 | ·1703 | ·1423 | ·1214 | ·3089 | 1·5819 |
| 45 | ·2338 | ·0077 | ·2401 | ·8536 | ·1801 | ·1480 | ·1160 | ·3347 | 1·6324 |
| 46 | ·2359 | ·0084 | ·2427 | ·8804 | ·1876 | ·1601 | ·1310 | ·3669 | 1·7260 |
| 47 | ·2417 | ·0093 | ·2494 | ·9055 | ·2029 | ·1621 | ·1361 | ·4060 | 1·8126 |
| 48 | ·2424 | ·0099 | ·2503 | ·9138 | ·2158 | ·1741 | ·1406 | ·4331 | 1·8774 |
| 49 | ·2502 | ·0112 | ·2592 | ·9623 | ·2250 | ·1932 | ·1758 | ·4810 | 2·0373 |
| 50 | ·2519 | ·0121 | ·2616 | 1·0203 | ·2451 | ·1878 | ·1601 | ·5322 | 2·1455 |
| 51 | ·2577 | ·0140 | ·2693 | 1·0181 | ·2689 | ·2486 | ·1988 | ·6240 | 2·3584 |
| 52 | ·2605 | ·0169 | ·2739 | 1·0634 | ·2783 | ·2347 | ·2526 | ·7210 | 2·5500 |
| 53 | ·2651 | ·0193 | ·2813 | 1·1066 | ·3104 | ·2664 | ·2265 | ·8537 | 2·7636 |
| 54 | ·2681 | ·0212 | ·2852 | 1·0958 | ·3295 | ·3179 | ·2969 | ·9176 | 2·9577 |

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

**PART I. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per Annum deduced from the Foregoing Experience of Group A. H. J.**

| Adjusted Rates. | | | | | | | | | Age. |
|---|---|---|---|---|---|---|---|---|---|
| Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | | |
| First two Years of Sickness. (10) | Remainder of Sickness after two Years. (11) | All Sickness. (12) | First Three Months. (13) | Second Three Months. (14) | Second Six Months. (15) | Second Twelve Months. (16) | After Two Years. (17) | All Periods. (18) | |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 15 |
| ·300 | ·000 | ·300 | ·816 | ·048 | ·017 | ·000 | ·000 | ·881 | 16 |
| ·292 | ·000 | ·292 | ·796 | ·050 | ·020 | ·000 | ·000 | ·866 | 17 |
| ·277 | ·000 | ·277 | ·766 | ·054 | ·024 | ·004 | ·000 | ·848 | 18 |
| ·256 | ·000 | ·256 | ·732 | ·059 | ·029 | ·009 | ·000 | ·829 | 19 |
| ·244 | ·000 | ·246 | ·698 | ·065 | ·035 | ·013 | ·004 | ·815 | 20 |
| ·231 | ·000 | ·231 | ·670 | ·071 | ·041 | ·019 | ·009 | ·810 | 21 |
| ·220 | ·000 | ·221 | ·651 | ·075 | ·046 | ·026 | ·016 | ·814 | 22 |
| ·216 | ·000 | ·216 | ·640 | ·078 | ·050 | ·031 | ·024 | ·823 | 23 |
| ·216 | ·000 | ·216 | ·635 | ·080 | ·053 | ·034 | ·032 | ·834 | 24 |
| ·213 | ·001 | ·213 | ·633 | ·082 | ·056 | ·035 | ·039 | ·845 | 25 |
| ·212 | ·001 | ·213 | ·633 | ·084 | ·058 | ·036 | ·045 | ·856 | 26 |
| ·212 | ·001 | ·214 | ·635 | ·085 | ·060 | ·038 | ·049 | ·867 | 27 |
| ·212 | ·001 | ·213 | ·638 | ·086 | ·062 | ·041 | ·054 | ·881 | 28 |
| ·213 | ·002 | ·214 | ·643 | ·088 | ·064 | ·044 | ·059 | ·898 | 29 |
| ·213 | ·002 | ·215 | ·649 | ·090 | ·066 | ·048 | ·065 | ·918 | 30 |
| ·213 | ·002 | ·215 | ·656 | ·093 | ·068 | ·052 | ·072 | ·941 | 31 |
| ·214 | ·002 | ·215 | ·663 | ·096 | ·070 | ·055 | ·082 | ·966 | 32 |
| ·214 | ·002 | ·216 | ·670 | ·100 | ·073 | ·055 | ·093 | ·991 | 33 |
| ·213 | ·003 | ·215 | ·677 | ·105 | ·077 | ·056 | ·105 | 1·020 | 34 |
| ·213 | ·003 | ·216 | ·685 | ·110 | ·081 | ·058 | ·118 | 1·052 | 35 |
| ·214 | ·003 | ·216 | ·696 | ·115 | ·086 | ·062 | ·132 | 1·091 | 36 |
| ·215 | ·004 | ·218 | ·709 | ·121 | ·091 | ·068 | ·147 | 1·136 | 37 |
| ·217 | ·004 | ·220 | ·726 | ·128 | ·096 | ·074 | ·166 | 1·190 | 38 |
| ·220 | ·004 | ·224 | ·744 | ·136 | ·102 | ·080 | ·187 | 1·249 | 39 |
| ·222 | ·006 | ·227 | ·764 | ·143 | ·109 | ·087 | ·210 | 1·313 | 40 |
| ·226 | ·006 | ·230 | ·784 | ·151 | ·116 | ·092 | ·235 | 1·378 | 41 |
| ·227 | ·006 | ·232 | ·803 | ·159 | ·124 | ·098 | ·259 | 1·443 | 42 |
| ·230 | ·007 | ·236 | ·821 | ·166 | ·133 | ·105 | ·283 | 1·508 | 43 |
| ·232 | ·007 | ·238 | ·839 | ·174 | ·141 | ·112 | ·308 | 1·574 | 44 |
| ·235 | ·008 | ·241 | ·858 | ·182 | ·148 | ·120 | ·335 | 1·643 | 45 |
| ·237 | ·008 | ·243 | ·879 | ·190 | ·156 | ·129 | ·363 | 1·717 | 46 |
| ·241 | ·009 | ·248 | ·904 | ·201 | ·165 | ·138 | ·396 | 1·804 | 47 |
| ·244 | ·009 | ·252 | ·932 | ·215 | ·176 | ·148 | ·436 | 1·907 | 48 |
| ·249 | ·011 | ·257 | ·962 | ·232 | ·189 | ·161 | ·486 | 2·030 | 49 |
| ·252 | ·012 | ·262 | ·994 | ·249 | ·206 | ·177 | ·551 | 2·177 | 50 |
| ·257 | ·014 | ·268 | 1·027 | ·268 | ·225 | ·196 | ·631 | 2·347 | 51 |
| ·260 | ·017 | ·274 | 1·061 | ·288 | ·247 | ·219 | ·724 | 2·539 | 52 |
| ·266 | ·019 | ·281 | 1·096 | ·309 | ·272 | ·244 | ·829 | 2·750 | 53 |
| ·271 | ·021 | ·288 | 1·134 | ·330 | ·300 | ·275 | ·939 | 2·978 | 54 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

### Part I. (*b.*)—Proportion of Members Sick and Rates of Sickness in weeks per Member per Annum deduced from the Foregoing Experience of Group A. H. J.

| Age. | Unadjusted Rates. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | |
| | First two Years of Sickness. | Remainder of Sickness after two Years. | All Sickness. | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After two Years. | All Periods. |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 55 | ·2807 | ·0239 | ·3004 | 1·1902 | ·3379 | ·3191 | ·3278 | 1·0655 | 3·2405 |
| 56 | ·2842 | ·0268 | ·3068 | 1·2294 | ·3810 | ·3589 | ·3254 | 1·2010 | 3·4957 |
| 57 | ·2919 | ·0296 | ·3161 | 1·2587 | ·4147 | ·4175 | ·3918 | 1·2901 | 3·7728 |
| 58 | ·3000 | ·0324 | ·3267 | 1·3197 | ·4436 | ·4557 | ·4537 | 1·4236 | 4·0963 |
| 59 | ·3054 | ·0364 | ·3341 | 1·3194 | ·4645 | ·5048 | ·5502 | 1·5596 | 4·3985 |
| 60 | ·3169 | ·0414 | ·3496 | 1·4155 | ·4946 | ·5179 | ·5841 | 1·7867 | 4·7988 |
| 61 | ·3271 | ·0477 | ·3646 | 1·4856 | ·5641 | ·6169 | ·6339 | 2·0200 | 5·3205 |
| 62 | ·3332 | ·0531 | ·3756 | 1·4939 | ·6101 | ·6624 | ·7740 | 2·2865 | 5·8269 |
| 63 | ·3439 | ·0622 | ·3923 | 1·6037 | ·6511 | ·7487 | ·8017 | 2·7180 | 6·5232 |
| 64 | ·3515 | ·0738 | ·4103 | 1·6504 | ·7109 | ·8340 | 1·0630 | 3·1355 | 7·3938 |
| 65 | ·3709 | ·0842 | ·4383 | 1·7178 | ·7564 | ·9248 | 1·1242 | 3·6665 | 8·1897 |
| 66 | ·3754 | ·1002 | ·4569 | 1·7811 | ·8061 | 1·0321 | 1·2466 | 4·4242 | 9·2901 |
| 67 | ·3841 | ·1150 | ·4765 | 1·7875 | ·8548 | ·9872 | 1·4038 | 5·0017 | 10·0350 |
| 68 | ·3939 | ·1263 | ·4986 | 1·9061 | ·9808 | 1·1982 | 1·4919 | 5·5590 | 11·1360 |
| 69 | ·4061 | ·1453 | ·5236 | 1·9898 | 1·0123 | 1·3847 | 1·7669 | 6·3183 | 12·4720 |
| 70 | ·4114 | ·1724 | ·5527 | 1·9646 | 1·0490 | 1·4791 | 2·0928 | 7·5065 | 14·0920 |
| 71 | ·4072 | ·1965 | ·5666 | 1·9261 | 1·1291 | 1·5691 | 2·2369 | 8·5228 | 15·3840 |
| 72 | ·4087 | ·2224 | ·5923 | 1·9124 | 1·1612 | 1·6270 | 2·6678 | 9·5836 | 16·9520 |
| 73 | ·4074 | ·2494 | ·6160 | 1·9560 | 1·1799 | 1·6756 | 2·4645 | 10·9260 | 18·2020 |
| 74 | ·4047 | ·2815 | ·6421 | 1·8718 | 1·1733 | 1·8612 | 2·6267 | 12·4180 | 19·9510 |
| 75 | ·4116 | ·3116 | ·6733 | 1·9420 | 1·2196 | 1·8302 | 2·9032 | 13·7240 | 21·6190 |
| 76 | ·4142 | ·3461 | ·7058 | 1·9709 | 1·2696 | 1·8775 | 3·2340 | 15·2890 | 23·6410 |
| 77 | ·4006 | ·3807 | ·7247 | 1·8120 | 1·2811 | 2·1021 | 3·0768 | 16·7830 | 25·0550 |
| 78 | ·4004 | ·4294 | ·7658 | 1·8623 | 1·2612 | 1·7536 | 3·3389 | 18·5600 | 26·7760 |
| 79 | ·3780 | ·4466 | ·7736 | 1·7299 | 1·1980 | 2·0160 | 2·9701 | 20·1360 | 28·0500 |
| 80 | ·3861 | ·4965 | ·8206 | 1·6884 | 1·3034 | 2·0089 | 3·4493 | 21·4400 | 29·8900 |
| 81 | ·3658 | ·5169 | ·8283 | 1·7159 | 1·2350 | 1·9164 | 3·1397 | 22·8960 | 30·9030 |
| 82 | ·3465 | ·5715 | ·8480 | 1·4563 | 1·0743 | 1·5734 | 3·3620 | 24·8660 | 32·3320 |
| 83 | ·3144 | ·6002 | ·8634 | 1·5366 | 1·2269 | 1·7996 | 2·6979 | 27·1340 | 34·3950 |
| 84 | ·3160 | ·6222 | ·8913 | 1·2975 | ·8259 | 1·6210 | 2·8056 | 27·2700 | 33·8200 |
| 85 | ·3266 | ·6563 | ·9200 | 1·5102 | 1·1554 | 1·5494 | 2·9810 | 28·1080 | 35·3040 |
| 86 | ·3089 | ·6864 | ·9428 | 1·3067 | 1·0297 | 1·7414 | 2·9452 | 28·2060 | 35·2290 |
| 87 | ·2876 | ·6774 | ·9330 | 1·2876 | 1·0383 | 1·5463 | 2·0418 | 30·3490 | 36·2630 |
| 88 | ·2698 | ·6819 | ·9007 | ·9059 | ·6615 | 1·6998 | 3·1598 | 29·7260 | 36·1530 |
| 89 | ·2595 | ·7709 | ·9694 | ·8931 | ·8855 | 1·4733 | 2·5421 | 32·3130 | 38·1070 |
| 90 | ·2286 | ·8116 | ·9601 | ·5714 | ·6743 | 1·5429 | 3.6234 | 32·0340 | 38·4460 |
| 91 | ·2500 | ·7335 | ·9335 | 1·3833 | 1·0334 | 1·2833 | 2·5670 | 30·4330 | 36·7000 |
| 92 | ·2817 | ·7607 | ·9579 | ·9296 | ·9859 | 1·8873 | 3·5492 | 30·8450 | 38·1970 |
| 93 | ·3182 | ·7727 | 1·0000 | 1·2273 | 1·0454 | 1·5455 | 3·4078 | 31·8190 | 39·0450 |
| 94 | ·1666 | ·8333 | ·9443 | ·0000 | ·1667 | 1·5000 | 1·3883 | 37·8340 | 40·8890 |
| 95 | ·3077 | 1·0760 | 1·3850 | 4·0000 | 4·0000 | ·0000 | ·0000 | 50·0000 | 58·0000 |
| 96 | ·0000 | ·8333 | ·8333 | ·0000 | ·0000 | ·0000 | ·0000 | 34·3340 | 34·3340 |
| 97 | ·2857 | ·5712 | ·8570 | ·5714 | ·0000 | ·0000 | ·0000 | 12·8570 | 13·4284 |
| 98 | ·6667 | ·6667 | 1·3330 | 2·6667 | ·6666 | ·0000 | ·0000 | 34·6670 | 38·0003 |
| 99 | ·0000 | 1·0000 | 1·0000 | ·0000 | ·0000 | ·0000 | ·0000 | 30·0000 | 30·0000 |
| 100 | 2·0000 | ·0000 | 2·0000 | 28·000 | 2·0000 | ·0000 | ·0000 | ·0000 | 30·0000 |

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

**Part I. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per Annum deduced from the Foregoing Experience of Group A. H. J.**

| Adjusted Rates. | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | | Age. |
| First Two Years of Sickness. (10) | Remainder of Sickness after Two Years. (11) | All Sickness. (12) | First Three Months. (13) | Second Three Months. (14) | Second Six Months. (15) | Second Twelve Months. (16) | After Two Years. (17) | All Periods. (18) | |
| ·278 | ·024 | ·297 | 1·175 | ·353 | ·332 | ·310 | 1·051 | 3·221 | 55 |
| ·284 | ·026 | ·306 | 1·218 | ·378 | ·368 | ·352 | 1·165 | 3·481 | 56 |
| ·292 | ·029 | ·316 | 1·262 | ·405 | ·407 | ·400 | 1·285 | 3·759 | 57 |
| ·300 | ·032 | ·326 | 1·308 | ·435 | ·449 | ·455 | 1·418 | 4·065 | 58 |
| ·308 | ·036 | ·337 | 1·356 | ·471 | ·495 | ·516 | 1·575 | 4·413 | 59 |
| ·315 | ·041 | ·348 | 1·409 | ·510 | ·547 | ·585 | 1·770 | 4·821 | 60 |
| ·326 | ·047 | ·363 | 1·466 | ·555 | ·607 | ·665 | 2·017 | 5·310 | 61 |
| ·335 | ·054 | ·377 | 1·526 | ·602 | ·674 | ·759 | 2·332 | 5·893 | 62 |
| ·345 | ·063 | ·394 | 1·587 | ·653 | ·747 | ·865 | 2·718 | 6·570 | 63 |
| ·355 | ·074 | ·413 | 1·650 | ·707 | ·824 | ·980 | 3·174 | 7·335 | 64 |
| ·366 | ·084 | ·434 | 1·715 | ·761 | ·906 | 1·106 | 3·695 | 8·183 | 65 |
| ·376 | ·098 | ·456 | 1·779 | ·820 | ·997 | 1·244 | 4·277 | 9·117 | 66 |
| ·386 | ·113 | ·478 | 1·841 | ·882 | 1·100 | 1·406 | 4·924 | 10·153 | 67 |
| ·395 | ·129 | ·501 | 1·893 | ·945 | 1·213 | 1·596 | 5·655 | 11·302 | 68 |
| ·403 | ·148 | ·524 | 1·929 | 1·008 | 1·332 | 1·803 | 6·487 | 12·559 | 69 |
| ·406 | ·171 | ·547 | 1·948 | 1·064 | 1·449 | 2·017 | 7·435 | 13·913 | 70 |
| ·408 | ·195 | ·568 | 1·952 | 1·110 | 1·554 | 2·224 | 8·506 | 15·346 | 71 |
| ·410 | ·221 | ·594 | 1·947 | 1·147 | 1·646 | 2·427 | 9·679 | 16·846 | 72 |
| ·410 | ·249 | ·617 | 1·940 | 1·178 | 1·725 | 2·592 | 10·974 | 18·409 | 73 |
| ·410 | ·282 | ·645 | 1·932 | 1·205 | 1·793 | 2·756 | 12·350 | 20·036 | 74 |
| ·409 | ·313 | ·671 | 1·921 | 1·228 | 1·856 | 2·906 | 13·802 | 21·713 | 75 |
| ·408 | ·348 | ·703 | 1·901 | 1·247 | 1·913 | 3·031 | 15·305 | 23·397 | 76 |
| ·403 | ·382 | ·729 | 1·871 | 1·260 | 1·956 | 3·118 | 16·856 | 25·061 | 77 |
| ·399 | ·421 | ·760 | 1·824 | 1·266 | 1·990 | 3·180 | 18·428 | 26·688 | 78 |
| ·386 | ·454 | ·782 | 1·764 | 1·259 | 1·973 | 3·216 | 20·053 | 28·265 | 79 |
| ·375 | ·493 | ·809 | 1·696 | 1·238 | 1·932 | 3·219 | 21·692 | 29·777 | 80 |
| ·360 | ·526 | ·828 | 1·625 | 1·206 | 1·864 | 3·193 | 23·313 | 31·201 | 81 |
| ·347 | ·567 | ·853 | 1·559 | 1·161 | 1·784 | 3·133 | 24·819 | 32·456 | 82 |
| ·331 | ·598 | ·875 | 1·497 | 1·107 | 1·707 | 3·042 | 26·134 | 33·487 | 83 |
| ·322 | ·620 | ·891 | 1·436 | 1·055 | 1·648 | 2·926 | 27·246 | 34·311 | 84 |
| ·314 | ·649 | ·909 | 1·365 | 1·006 | 1·607 | 2·811 | 28·183 | 34·972 | 85 |
| ·301 | ·677 | ·927 | 1·278 | ·965 | 1·580 | 2·701 | 29·027 | 35·551 | 86 |
| ·287 | ·694 | ·934 | 1·177 | ·935 | 1·560 | 2·601 | 29·846 | 36·119 | 87 |
| ·275 | ·715 | ·937 | 1·078 | ·910 | 1·544 | 2·522 | 30·645 | 36·699 | 88 |
| ·263 | ·752 | ·955 | 1·078 | ·910 | 1·544 | 2·522 | 31·177 | 37·231 | 89 |
| ·252 | ·766 | ·959 | 1·078 | ·910 | 1·544 | 2·522 | 31·610 | 37·664 | 90 |
| ·248 | ·776 | ·963 | 1·078 | ·910 | 1·544 | 2·522 | 31·891 | 37·945 | 91 |
| ·247 | ·784 | ·967 | 1·078 | ·910 | 1·544 | 2·522 | 31·891 | 37·945 | 92 |
| ·247 | ·788 | ·972 | 1·078 | ·910 | 1·544 | 2·522 | 31·891 | 37·945 | 93 |
| ·247 | ·780 | ·967 | 1·078 | ·910 | 1·544 | 2·522 | 31·891 | 37·945 | 94 |
| ·248 | ·780 | ·967 | 1·078 | ·910 | 1·544 | 2·522 | 31·891 | 37·945 | 95 |
| ·248 | ·780 | ·967 | 1·078 | ·910 | 1·544 | 2·522 | 31·891 | 37·945 | 96 |
| ·248 | ·780 | ·967 | 1·078 | ·910 | 1·544 | 2·522 | 31·891 | 37·945 | 97 |
| ·248 | ·780 | ·967 | 1·078 | ·910 | 1·544 | 2·522 | 31·891 | 37·945 | 98 |
| ·248 | ·780 | ·967 | 1·078 | ·910 | 1·544 | 2·522 | 31·891 | 37·945 | 99 |
| ·248 | ·780 | ·967 | 1·078 | ·910 | 1·544 | 2·522 | 31·891 | 37·945 | 100 |

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART II. (*a.*)—Experience of Group B. C. D. (Out-door Building Trades, Railway, Seafaring and Out-door Labouring Occupations).

| Age. | Years of Life Exposed to Risk of Sickness. | Number of Sickness Claims. | | | |
|---|---|---|---|---|---|
| | | First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | First Three Months of Sickness. |
| | (1) | (2) | (3) | (4) | (5) |
| 15 | 8 | 1 | ... | 1 | 1 |
| 16 | 89·5 | 101 | ... | 101 | 209 |
| 17 | 1255·5 | 373 | ... | 373 | 1055 |
| 18 | 2706 | 900 | ... | 900 | 2371 |
| 19 | 6042·5 | 1797 | ... | 1797 | 4954 |
| 20 | 7604 | 2139 | ... | 2139 | 6168 |
| 21 | 8670 | 2307 | 5 | 2307 | 6723 |
| 22 | 9298·5 | 2412 | 12 | 2419 | 6793 |
| 23 | 9872·5 | 2561 | 10 | 2570 | 7530 |
| 24 | 10010·5 | 2623 | 6 | 2627 | 7684 |
| 25 | 10070 | 2619 | 7 | 2623 | 7768 |
| 26 | 10040 | 2674 | 8 | 2679 | 7854 |
| 27 | 100·9 | 2650 | 13 | 2661 | 7825 |
| 28 | 9998 | 2629 | 13 | 2635 | 7471 |
| 29 | 10033·5 | 2512 | 13 | 2521 | 7471 |
| 30 | 10113 | 2616 | 19 | 2629 | 7685 |
| 31 | 9999 | 2627 | 19 | 2642 | 8398 |
| 32 | 9805 | 2589 | 16 | 2599 | 7738 |
| 33 | 9648 | 2498 | 23 | 2508 | 7946 |
| 34 | 9507 | 2531 | 30 | 2554 | 8064 |
| 35 | 9318 | 2456 | 36 | 2484 | 8225 |
| 36 | 8971 | 2451 | 34 | 2474 | 7891 |
| 37 | 8775 | 2429 | 40 | 2459 | 8208 |
| 38 | 8541 | 2367 | 35 | 2393 | 7820 |
| 39 | 8237 | 2225 | 39 | 2251 | 7593 |
| 40 | 8026 | 2155 | 49 | 2190 | 7418 |
| 41 | 7776 | 2170 | 46 | 2207 | 7647 |
| 42 | 7373 | 2045 | 49 | 2082 | 7248 |
| 43 | 7047·5 | 1992 | 57 | 2032 | 7241 |
| 44 | 6847 | 1967 | 58 | 2012 | 6896 |
| 45 | 6548 | 1972 | 61 | 2023 | 7292 |
| 46 | 6269 | 1837 | 67 | 1893 | 6934 |
| 47 | 6071·5 | 1775 | 76 | 1832 | 6619 |
| 48 | 5887·5 | 1787 | 81 | 1856 | 6612 |
| 49 | 5632 | 1713 | 84 | 1783 | 6673 |
| 50 | 5338·5 | 1632 | 88 | 1705 | 6443 |
| 51 | 5139·5 | 1660 | 105 | 1746 | 6509 |
| 52 | 4924 | 1544 | 106 | 1630 | 6356 |
| 53 | 4665 | 1501 | 99 | 1586 | 6366 |
| 54 | 4463 | 1488 | 107 | 1571 | 5960 |

## Table D.—*continued.*

### Sickness Experience 1893–1897 (In Occupation Groups).

**PART II. (*a.*)—Experience of Group B. C. D. (Out-door Building Trades, Railway, Seafaring and Out-door Labouring Occupations).**

| Number of Weeks of Sickness Claim. | | | | | Age. |
|---|---|---|---|---|---|
| Second Three Months of Sickness. (6) | Second Six Months of Sickness. (7) | Second Twelve Months of Sickness. (8) | Remainder of Sickness. (9) | All Periods of Sickness. (10) | |
| ... | ... | ... | .. | 1 | 15 |
| ... | ... | ... | ... | 209 | 16 |
| 34 | ... | ... | ... | 1090 | 17 |
| 138 | 87 | 31 | ... | 2627 | 18 |
| 410 | 175 | 42 | 25 | 5606 | 19 |
| 559 | 341 | 186 | ... | 7254 | 20 |
| 774 | 436 | 315 | 103 | 8350 | 21 |
| 735 | 479 | 232 | 328 | 8567 | 22 |
| 863 | 482 | 325 | 351 | 9552 | 23 |
| 994 | 489 | 266 | 143 | 9576 | 24 |
| 870 | 579 | 289 | 200 | 9706 | 25 |
| 1022 | 514 | 350 | 278 | 10019 | 26 |
| 1013 | 731 | 418 | 411 | 10398 | 27 |
| 954 | 720 | 456 | 433 | 10034 | 28 |
| 803 | 592 | 569 | 527 | 9963 | 29 |
| 1096 | 756 | 538 | 757 | 10831 | 30 |
| 1355 | 835 | 428 | 695 | 11712 | 31 |
| 1191 | 991 | 667 | 568 | 11154 | 32 |
| 1337 | 941 | 757 | 765 | 11744 | 33 |
| 1279 | 845 | 653 | 1260 | 12101 | 34 |
| 1316 | 897 | 747 | 1528 | 12712 | 35 |
| 1359 | 1070 | 751 | 1475 | 12547 | 36 |
| 1506 | 981 | 750 | 1638 | 13084 | 37 |
| 1468 | 1141 | 831 | 1439 | 12699 | 38 |
| 1527 | 1031 | 751 | 1606 | 12508 | 39 |
| 1261 | 1033 | 944 | 2006 | 12661 | 40 |
| 1538 | 1114 | 762 | 1908 | 12969 | 41 |
| 1365 | 1260 | 1089 | 2003 | 12965 | 42 |
| 1663 | 1237 | 1128 | 2126 | 13395 | 43 |
| 1488 | 1053 | 957 | 2283 | 12678 | 44 |
| 1710 | 1252 | 886 | 2570 | 13710 | 45 |
| 1625 | 1419 | 1061 | 2958 | 13997 | 46 |
| 1774 | 1220 | 1015 | 3211 | 13839 | 47 |
| 1595 | 1235 | 939 | 3443 | 13823 | 48 |
| 1796 | 1412 | 1074 | 3668 | 14622 | 49 |
| 1725 | 1527 | 1423 | 4007 | 15126 | 50 |
| 1741 | 1481 | 1404 | 4451 | 15587 | 51 |
| 1697 | 1351 | 1314 | 4471 | 15189 | 52 |
| 1837 | 1508 | 1362 | 4451 | 15523 | 53 |
| 1731 | 1700 | 1667 | 4612 | 15670 | 54 |

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

**PART II. (*a.*)—Experience of Group B. C. D. (Outdoor Building Trades, Railway, Seafaring and Out-door Labouring Occupations).—*continued.***

| Age. | Years of Life Exposed to Risk of Sickness. | Number of Sickness Claims. | | | |
|---|---|---|---|---|---|
| | | First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | First Three Months of Sickness. |
| | (1) | (2) | (3) | (4) | (5) |
| 55 | 4249 | 1428 | 112 | 1521 | 5813 |
| 56 | 3998·5 | 1397 | 134 | 1504 | 5783 |
| 57 | 3758 | 1395 | 138 | 1507 | 6171 |
| 58 | 3499·5 | 1246 | 143 | 1363 | 5507 |
| 59 | 3226 | 1170 | 153 | 1297 | 5146 |
| 60 | 2924 | 1110 | 149 | 1232 | 4872 |
| 61 | 2685·5 | 1014 | 162 | 1146 | 4572 |
| 62 | 2415·5 | 948 | 161 | 1081 | 4106 |
| 63 | 2146·5 | 847 | 163 | 984 | 4022 |
| 64 | 1885·5 | 805 | 167 | 937 | 3850 |
| 65 | 1664 | 677 | 173 | 812 | 2946 |
| 66 | 1467·5 | 603 | 171 | 743 | 2731 |
| 67 | 1306·5 | 539 | 188 | 693 | 2527 |
| 68 | 1128 | 475 | 188 | 634 | 2167 |
| 69 | 979·5 | 430 | 182 | 583 | 1992 |
| 70 | 881·5 | 368 | 193 | 525 | 1639 |
| 71 | 777·5 | 361 | 194 | 522 | 1838 |
| 72 | 693·5 | 323 | 181 | 474 | 1488 |
| 73 | 635·5 | 278 | 211 | 449 | 1295 |
| 74 | 571 | 249 | 204 | 422 | 1051 |
| 75 | 484·5 | 197 | 185 | 358 | 916 |
| 76 | 438·5 | 176 | 177 | 327 | 742 |
| 77 | 389·5 | 156 | 175 | 309 | 771 |
| 78 | 321 | 123 | 153 | 257 | 542 |
| 79 | 259 | 93 | 139 | 215 | 384 |
| 80 | 204 | 74 | 115 | 175 | 267 |
| 81 | 171 | 50 | 103 | 144 | 170 |
| 82 | 134·5 | 46 | 86 | 125 | 258 |
| 83 | 105 | 32 | 67 | 93 | 88 |
| 84 | 83·5 | 26 | 53 | 71 | 103 |
| 85 | 55 | 17 | 40 | 55 | 49 |
| 86 | 36·5 | 8 | 30 | 36 | 38 |
| 87 | 22·5 | 5 | 14 | 18 | 22 |
| 88 | 19·5 | 3 | 14 | 17 | 23 |
| 89 | 15·5 | 3 | 11 | 14 | 29 |
| 90 | 7·5 | 3 | 5 | 8 | 3 |
| 91 | 5 | 2 | 5 | 6 | 9 |
| 92 | 4 | 1 | 4 | 4 | ... |
| 93 | 1·5 | ... | 3 | 3 | |
| 94 | ... | ... | ... | ... | ... |
| 95 | ... | ... | ... | ... | ... |
| 96 | ... | ... | ... | ... | ... |
| 97 | ... | ... | ... | ... | ... |
| 98 | ... | ... | ... | ... | ... |
| 99 | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... |
| Total. | 334,349 | 95,003 | 6,257 | 102,158 | 337,589 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

### PART II. (*a.*)—Experience of Group B. C. D. (Out-door Building Trades, Railway, Seafaring and Out-door Labouring Occupations)—*continued.*

| Number of Weeks of Sickness Claim. | | | | | Age. |
|---|---|---|---|---|---|
| Second Three Months of Sickness. (6) | Second Six Months of Sickness. (7) | Second Twelve Months of Sickness. (8) | Remainder of Sickness. (9) | All Periods of Sickness. (10) | |
| 1688 | 1525 | 1609 | 5135 | 15770 | 55 |
| 1913 | 1665 | 1772 | 5841 | 16973 | 56 |
| 2019 | 2057 | 1614 | 5928 | 17788 | 57 |
| 2111 | 1902 | 1776 | 6333 | 17629 | 58 |
| 1959 | 1873 | 1914 | 6627 | 17518 | 59 |
| 1948 | 2124 | 1725 | 6546 | 17215 | 60 |
| 1858 | 2187 | 1930 | 7051 | 17599 | 61 |
| 1698 | 1988 | 2245 | 7030 | 17067 | 62 |
| 1787 | 1999 | 2154 | 7417 | 17378 | 63 |
| 1811 | 1956 | 2270 | 7257 | 17145 | 64 |
| 1483 | 1853 | 2477 | 7388 | 16146 | 65 |
| 1227 | 1814 | 2525 | 7088 | 15386 | 66 |
| 1274 | 1482 | 2192 | 8250 | 15725 | 67 |
| 1079 | 1488 | 1934 | 8261 | 14929 | 68 |
| 1183 | 1609 | 2140 | 8177 | 15101 | 69 |
| 968 | 1375 | 2090 | 8464 | 14537 | 70 |
| 949 | 1218 | 1920 | 8503 | 14428 | 71 |
| 878 | 1252 | 1942 | 8007 | 13566 | 72 |
| 911 | 1272 | 1985 | 9361 | 14825 | 73 |
| 626 | 1090 | 1802 | 8927 | 13496 | 74 |
| 594 | 721 | 1553 | 8203 | 11987 | 75 |
| 517 | 850 | 1464 | 7820 | 11394 | 76 |
| 450 | 779 | 1230 | 7994 | 11224 | 77 |
| 451 | 621 | 969 | 6669 | 9253 | 78 |
| 349 | 487 | 974 | 5933 | 8127 | 79 |
| 188 | 296 | 755 | 4909 | 6415 | 80 |
| 177 | 321 | 437 | 4732 | 5835 | 81 |
| 129 | 165 | 241 | 3884 | 4677 | 82 |
| 138 | 231 | 310 | 2902 | 3669 | 83 |
| 94 | 205 | 410 | 2266 | 3077 | 84 |
| 22 | 55 | 177 | 1795 | 2098 | 85 |
| 27 | 15 | 79 | 1122 | 1281 | 86 |
| 27 | 26 | 9 | 723 | 806 | 87 |
| ... | ... | ... | 688 | 710 | 88 |
| 31 | 21 | ... | 444 | 525 | 89 |
| 4 | 21 | 47 | 232 | 308 | 90 |
| ... | ... | 5 | 247 | 260 | 91 |
| ... | ... | 6 | 202 | 208 | 92 |
| ... | ... | ... | 102 | 102 | 93 |
| ... | ... | ... | ... | ... | 94 |
| ... | ... | ... | ... | ... | 95 |
| ... | ... | ... | ... | ... | 96 |
| ... | ... | ... | ... | ... | 97 |
| ... | ... | ... | ... | ... | 98 |
| ... | ... | ... | ... | ... | 99 |
| ... | ... | ... | ... | ... | 100 |
| 79,717 | 73,458 | 76,059 | 271,156 | 837,975 | |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

**PART II. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group B. C. D.**

| Age. | Unadjusted Rates. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | |
| | First Two Years of Sickness. (1) | Remainder of Sickness after Two Years. (2) | All Sickness. (3) | First Three Months. (4) | Second Three Months. (5) | Second Six Months. (6) | Second Twelve Months. (7) | After Two Years. (8) | All Periods. (9) |
| 15 | | | | | | | | | |
| 16 | ·3511 | ·0000 | ·3511 | ·9350 | ·0260 | ·0001 | ·0000 | ·0000 | ·9610 |
| 17 | | | | | | | | | |
| 18 | ·3326 | ·0000 | ·3326 | ·8762 | ·0514 | ·0321 | ·0111 | ·0000 | ·9708 |
| 19 | ·2975 | ·0000 | ·2975 | ·8200 | ·0677 | ·0290 | ·0069 | ·0041 | ·9277 |
| 20 | ·2813 | ·0000 | ·2813 | ·8112 | ·0735 | ·0448 | ·0245 | ·0000 | ·9540 |
| 21 | ·2661 | ·0006 | ·2661 | ·7753 | ·0893 | ·0503 | ·0363 | ·0119 | ·9631 |
| 22 | ·2594 | ·0013 | ·2601 | ·7305 | ·0791 | ·0515 | ·0249 | ·0353 | ·9213 |
| 23 | ·2594 | ·0010 | ·2603 | ·7627 | ·0874 | ·0489 | ·0329 | ·0356 | ·9675 |
| 24 | ·2620 | ·0006 | ·2624 | ·7676 | ·0993 | ·0489 | ·0265 | ·0143 | ·9566 |
| 25 | ·2601 | ·0007 | ·2605 | ·7714 | ·0863 | ·0575 | ·0288 | ·0199 | ·9639 |
| 26 | ·2664 | ·0008 | ·2669 | ·7824 | ·1018 | ·0512 | ·0348 | ·0277 | ·9979 |
| 27 | ·2629 | ·0013 | ·2640 | ·7664 | ·1105 | ·0725 | ·0414 | ·0408 | 1·0316 |
| 28 | ·2629 | ·0013 | ·2636 | ·7473 | ·0954 | ·0720 | ·0456 | ·0433 | 1·0036 |
| 29 | ·2503 | ·0013 | ·2513 | ·7446 | ·0800 | ·0590 | ·0568 | ·0525 | ·9929 |
| 30 | ·2586 | ·0019 | ·2599 | ·7599 | ·1083 | ·0748 | ·0531 | ·0749 | 1·0710 |
| 31 | ·2626 | ·0019 | ·2642 | ·8399 | ·1355 | ·0835 | ·0429 | ·0695 | 1·1713 |
| 32 | ·2640 | ·0016 | ·2651 | ·7892 | ·1215 | ·1010 | ·0680 | ·0579 | 1·1376 |
| 33 | ·2589 | ·0024 | ·2599 | ·8235 | ·1386 | ·0975 | ·0784 | ·0793 | 1·2173 |
| 34 | ·2663 | ·0032 | ·2686 | ·8482 | ·1346 | ·0888 | ·0688 | ·1325 | 1·2729 |
| 35 | ·2636 | ·0039 | ·2667 | ·8827 | ·1412 | ·0962 | ·0801 | ·1640 | 1·3642 |
| 36 | ·2733 | ·0038 | ·2758 | ·8796 | ·1515 | ·1193 | ·0838 | ·1644 | 1·3986 |
| 37 | ·2768 | ·0046 | ·2803 | ·9355 | ·1716 | ·1090 | ·0882 | ·1867 | 1·4910 |
| 38 | ·2771 | ·0041 | ·2802 | ·9156 | ·1719 | ·1335 | ·0973 | ·1685 | 1·4868 |
| 39 | ·2702 | ·0047 | ·2733 | ·9218 | ·1854 | ·1253 | ·0910 | ·1950 | 1·5185 |
| 40 | ·2685 | ·0061 | ·2729 | ·9243 | ·1571 | ·1287 | ·1175 | ·2499 | 1·5775 |
| 41 | ·2790 | ·0059 | ·2838 | ·9834 | ·1978 | ·1433 | ·0979 | ·2454 | 1·6678 |
| 42 | ·2774 | ·0066 | ·2824 | ·9831 | ·1851 | ·1709 | ·1477 | ·2717 | 1·7585 |
| 43 | ·2827 | ·0081 | ·2883 | 1·0274 | ·2360 | ·1755 | ·1600 | ·3017 | 1·9006 |
| 44 | ·2874 | ·0085 | ·2939 | 1·0072 | ·2173 | ·1539 | ·1398 | ·3334 | 1·8516 |
| 45 | ·3011 | ·0093 | ·3089 | 1·1136 | ·2612 | ·1912 | ·1353 | ·3925 | 2·0938 |
| 46 | ·2930 | ·0107 | ·3020 | 1·1059 | ·2594 | ·2263 | ·1693 | ·4718 | 2·2327 |
| 47 | ·2923 | ·0125 | ·3018 | 1·0902 | ·2920 | ·2009 | ·1673 | ·5289 | 2·2793 |
| 48 | ·3035 | ·0138 | ·3153 | 1·1231 | ·2709 | ·2097 | ·1593 | ·5848 | 2·3478 |
| 49 | ·3041 | ·0149 | ·3165 | 1·1848 | ·3189 | ·2506 | ·1907 | ·6513 | 2·5963 |
| 50 | ·3057 | ·0165 | ·3193 | 1·2069 | ·3231 | ·2861 | ·2666 | ·7506 | 2·8333 |
| 51 | ·3229 | ·0204 | ·3397 | 1·2667 | ·3385 | ·2884 | ·2732 | ·8660 | 3·0328 |
| 52 | ·3135 | ·0215 | ·3311 | 1·2908 | ·3447 | ·2743 | ·2669 | ·9080 | 3·0847 |
| 53 | ·3218 | ·0212 | ·3400 | 1·3646 | ·3936 | ·3233 | ·2920 | ·9541 | 3·3276 |
| 54 | ·3335 | ·0240 | ·3521 | 1·3352 | ·3879 | ·3809 | ·3737 | 1·0334 | 3·5111 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

**PART II. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group B. C. D.**

| Adjusted Rates. | | | | | | | | | Age. |
|---|---|---|---|---|---|---|---|---|---|
| Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | | |
| First Two Years of Sickness. (10) | Remainder of Sickness after Two Years. (11) | All Sickness. (12) | First Three Months. (13) | Second Three Months. (14) | Second Six Months. (15) | Second Twelve Months. (16) | After Two Years. (17) | All Periods. (18) | |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 15 |
| ·349 | ·000 | ·349 | ·930 | ·054 | ·021 | ·000 | ·000 | 1·005 | 16 |
| ·340 | ·000 | ·340 | ·905 | ·051 | ·024 | ·000 | ·000 | ·980 | 17 |
| ·324 | ·000 | ·324 | ·874 | ·050 | ·022 | ·007 | ·001 | ·954 | 18 |
| ·303 | ·000 | ·303 | ·839 | ·062 | ·031 | ·013 | ·005 | ·950 | 19 |
| ·287 | ·000 | ·287 | ·804 | ·073 | ·040 | ·019 | ·010 | ·946 | 20 |
| ·272 | ·000 | ·272 | ·778 | ·081 | ·046 | ·025 | ·015 | ·945 | 21 |
| ·262 | ·000 | ·262 | ·763 | ·086 | ·051 | ·028 | ·020 | ·948 | 22 |
| ·258 | ·000 | ·259 | ·758 | ·090 | ·053 | ·030 | ·023 | ·954 | 23 |
| ·261 | ·001 | ·261 | ·759 | ·094 | ·054 | ·032 | ·025 | ·964 | 24 |
| ·260 | ·001 | ·261 | ·762 | ·096 | ·056 | ·035 | ·027 | ·976 | 25 |
| ·262 | ·001 | ·263 | ·762 | ·097 | ·059 | ·039 | ·031 | ·988 | 26 |
| ·261 | ·001 | ·262 | ·761 | ·098 | ·061 | ·043 | ·037 | 1·000 | 27 |
| ·261 | ·001 | ·262 | ·761 | ·099 | ·066 | ·047 | ·044 | 1·017 | 28 |
| ·258 | ·001 | ·258 | ·765 | ·103 | ·071 | ·051 | ·051 | 1·041 | 29 |
| ·260 | ·002 | ·261 | ·776 | ·107 | ·078 | ·054 | ·058 | 1·073 | 30 |
| ·260 | ·002 | ·261 | ·791 | ·115 | ·084 | ·057 | ·068 | 1·115 | 31 |
| ·261 | ·002 | ·262 | ·810 | ·124 | ·089 | ·061 | ·082 | 1·166 | 32 |
| ·261 | ·003 | ·263 | ·831 | ·132 | ·094 | ·066 | ·100 | 1·223 | 33 |
| ·267 | ·003 | ·269 | ·852 | ·140 | ·098 | ·072 | ·121 | 1·283 | 34 |
| ·268 | ·004 | ·271 | ·872 | ·148 | ·104 | ·077 | ·142 | 1·343 | 35 |
| ·270 | ·004 | ·273 | ·889 | ·156 | ·110 | ·081 | ·161 | 1·397 | 36 |
| ·273 | ·004 | ·276 | ·904 | ·163 | ·116 | ·088 | ·176 | 1·447 | 37 |
| ·274 | ·005 | ·277 | ·918 | ·168 | ·124 | ·094 | ·190 | 1·494 | 38 |
| ·273 | ·005 | ·276 | ·931 | ·173 | ·131 | ·102 | ·206 | 1·543 | 39 |
| ·273 | ·006 | ·277 | ·946 | ·180 | ·139 | ·111 | ·224 | 1·600 | 40 |
| ·277 | ·006 | ·282 | ·966 | ·189 | ·147 | ·123 | ·247 | 1·672 | 41 |
| ·279 | ·007 | ·284 | ·990 | ·201 | ·157 | ·133 | ·274 | 1·755 | 42 |
| ·283 | ·008 | ·288 | 1·016 | ·217 | ·167 | ·141 | ·308 | 1·849 | 43 |
| ·288 | ·008 | ·295 | 1·042 | ·235 | ·177 | ·146 | ·349 | 1·949 | 44 |
| ·294 | ·010 | ·302 | 1·066 | ·252 | ·188 | ·150 | ·398 | 2·054 | 45 |
| ·293 | ·011 | ·302 | 1·089 | ·267 | ·200 | ·156 | ·456 | 2·168 | 46 |
| ·297 | ·012 | ·308 | 1·114 | ·280 | ·215 | ·165 | ·522 | 2·296 | 47 |
| ·302 | ·014 | ·313 | 1·142 | ·295 | ·230 | ·182 | ·593 | 2·442 | 48 |
| ·304 | ·015 | ·317 | 1·176 | ·308 | ·247 | ·203 | ·667 | 2·601 | 49 |
| ·308 | ·017 | ·321 | 1·213 | ·322 | ·263 | ·231 | ·739 | 2·768 | 50 |
| ·315 | ·019 | ·331 | 1·250 | ·338 | ·280 | ·258 | ·812 | 2·938 | 51 |
| ·317 | ·020 | ·334 | 1·288 | ·354 | ·299 | ·288 | ·888 | 3·117 | 52 |
| ·325 | ·022 | ·343 | 1·327 | ·372 | ·323 | ·318 | ·978 | 3·318 | 53 |
| ·333 | ·025 | ·353 | 1·370 | ·399 | ·353 | ·350 | 1·090 | 3·562 | 54 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

### PART II. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group B. C. D.—*cntd.*

| Age. | Unadjusted Rates. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | |
| | First Two Years of Sickness. (1) | Remainder of Sickness after Two Years. (2) | All Sickness. (3) | First Three Months. (4) | Second Three Months. (5) | Second Six Months. (6) | Second Twelve Months. (7) | After Two Years. (8) | All Periods. (9) |
| 55 | ·3360 | ·0264 | ·3580 | 1·3681 | ·3972 | ·3590 | ·3786 | 1·2085 | 3·7114 |
| 56 | ·3494 | ·0335 | ·3761 | 1·4463 | ·4784 | ·4164 | ·4429 | 1·4608 | 4·2448 |
| 57 | ·3712 | ·0367 | ·4010 | 1·6421 | ·5372 | ·5474 | ·4313 | 1·5754 | 4·7334 |
| 58 | ·3560 | ·0409 | ·3895 | 1·5739 | ·6030 | ·5435 | ·5075 | 1·8097 | 5·0376 |
| 59 | ·3626 | ·0474 | ·4021 | 1·5952 | ·6072 | ·5803 | ·5933 | 2·0543 | 5·4303 |
| 60 | ·3796 | ·0509 | ·4213 | 1·6662 | ·6662 | ·7264 | ·5900 | 2·2387 | 5·8875 |
| 61 | ·3776 | ·0603 | ·4268 | 1·7025 | ·6918 | ·8144 | ·7191 | 2·6255 | 6·5533 |
| 62 | ·3924 | ·0667 | ·4475 | 1·6998 | ·7030 | ·8230 | ·9294 | 2·9104 | 7·0656 |
| 63 | ·3947 | ·0759 | ·4584 | 1·8733 | ·8325 | ·9313 | 1·0035 | 3·4554 | 8·0960 |
| 64 | ·4270 | ·0886 | ·4969 | 2·0424 | ·9605 | 1·0374 | 1·2040 | 3·8488 | 9·0931 |
| 65 | ·4069 | ·1040 | ·4881 | 1·7704 | ·8913 | 1·1136 | 1·4878 | 4·4400 | 9·7031 |
| 66 | ·4109 | ·1165 | ·5063 | 1·8610 | ·8361 | 1·2368 | 1·7212 | 4·8299 | 10·4850 |
| 67 | ·4126 | ·1439 | ·5304 | 1·9342 | ·9743 | 1·1344 | 1·6786 | 6·3145 | 12·0360 |
| 68 | ·4211 | ·1666 | ·5620 | 1·9211 | ·9566 | 1·3191 | 1·7147 | 7·3235 | 13·2350 |
| 69 | ·4390 | ·1858 | ·5953 | 2·0337 | 1·2078 | 1·6427 | 2·1846 | 8·3482 | 15·4170 |
| 70 | ·4175 | ·2190 | ·5957 | 1·8593 | 1·0993 | 1·5599 | 2·3705 | 9·6020 | 16·4910 |
| 71 | ·4643 | ·2496 | ·6714 | 2·3640 | 1·2206 | 1·5678 | 2·4686 | 10·9360 | 18·5570 |
| 72 | ·4657 | ·2610 | ·6834 | 2·1456 | 1·2660 | 1·8039 | 2·7995 | 11·5460 | 19·5610 |
| 73 | ·4374 | ·3321 | ·7065 | 2·0377 | 1·4351 | 2·0015 | 3·1237 | 14·7300 | 23·3280 |
| 74 | ·4361 | ·3573 | ·7391 | 1·8406 | 1·0963 | 1·9090 | 3·1561 | 15·6340 | 23·6360 |
| 75 | ·4066 | ·3819 | ·7389 | 1·8906 | 1·2240 | 1·4881 | 3·2073 | 16·9310 | 24·7410 |
| 76 | ·4014 | ·4036 | ·7456 | 1·6921 | 1·1791 | 1·9384 | 3·3404 | 17·8340 | 25·9840 |
| 77 | ·4005 | ·4492 | ·7934 | 1·9840 | 1·1533 | 1·9975 | 3·1582 | 20·5230 | 28·8160 |
| 78 | ·3832 | ·4766 | ·8005 | 1·6885 | 1·4049 | 1·9345 | 3·0221 | 20·7750 | 28·8250 |
| 79 | ·3591 | ·5367 | ·8301 | 1·4826 | 1·3475 | 1·8803 | 3·7606 | 22·9070 | 31·3780 |
| 80 | ·3627 | ·5637 | ·8578 | 1·3088 | ·9265 | 1·4510 | 3·6957 | 24·0640 | 31·4460 |
| 81 | ·2924 | ·6023 | ·8422 | ·9942 | 1·0292 | 1·8772 | 2·5494 | 27·6720 | 34·1220 |
| 82 | ·3421 | ·6395 | ·9294 | 1·9182 | ·9517 | 1·2342 | 1·7919 | 28·8780 | 34·7740 |
| 83 | ·3047 | ·6381 | ·8857 | ·8381 | 1·3238 | 2·2000 | 2·9431 | 27·6380 | 34·9430 |
| 84 | ·3114 | ·6348 | ·8504 | 1·2335 | 1·1138 | 2·4550 | 4·9097 | 27·1380 | 36·8500 |
| 85 | ·3090 | ·7273 | 1·0000 | ·8909 | ·4000 | 1·0000 | 3·2191 | 32·6360 | 38·1460 |
| 86 | ·2192 | ·8219 | ·9863 | 1·0387 | ·7421 | ·3836 | 2·1916 | 30·7400 | 35·0960 |
| 87 | ·2222 | ·6222 | ·8000 | ·9778 | 1·2000 | 1·1555 | ·3557 | 32·1340 | 35·8230 |
| 88 | ·1538 | ·7180 | ·8718 | 1·1795 | ·0000 | ·0000 | ·0000 | 35·2830 | 36·4625 |
| 89 | ·1936 | ·7098 | ·9033 | 1·8710 | 2·0000 | 1·3549 | ·0000 | 28·6450 | 33·8709 |
| 90 | ·3999 | ·6667 | 1·0670 | ·4000 | ·5333 | 2·8001 | 6·3996 | 30·9340 | 41·0670 |
| 91 | ·3999 | 1·0000 | 1·2000 | 1·8000 | ·0000 | ·0000 | ·8000 | 49·4000 | 52·0000 |
| 92 | ·2500 | 1·0000 | 1·0000 | ·0000 | ·0000 | ·0000 | 1·5000 | 50·5000 | 52·0000 |
| 93 | ·0000 | 2·0000 | 2·0000 | ·0000 | ·0000 | ·0000 | ·0000 | 68·0000 | 68·0000 |
| 94 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 95 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 96 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 97 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 98 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 99 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... | ... | ... | ... | ... |

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART II. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group B. C. D.—*cntd.*

| Adjusted Rates. | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | | Age. |
| First two Years of Sickness. | Remainder of Sickness after two Years. | All Sickness. | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months | After two Years. | All Periods. | |
| (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | |
| ·339 | ·028 | ·362 | 1·421 | ·435 | ·392 | ·381 | 1·230 | 3·859 | 55 |
| ·348 | ·028 | ·374 | 1·476 | ·477 | ·440 | ·416 | 1·395 | 4·204 | 56 |
| ·359 | ·036 | ·388 | 1·527 | ·524 | ·495 | ·456 | 1·583 | 4·585 | 57 |
| ·362 | ·040 | ·395 | 1·577 | ·569 | ·559 | ·501 | 1·792 | 4·998 | 58 |
| ·366 | ·046 | ·404 | 1·623 | ·614 | ·628 | ·559 | 2·027 | 5·451 | 59 |
| ·378 | ·052 | ·421 | 1·669 | ·659 | ·703 | ·641 | 2·290 | 5·962 | 60 |
| ·384 | ·059 | ·432 | 1·721 | ·709 | ·782 | ·753 | 2·587 | 6·552 | 61 |
| ·391 | ·067 | ·445 | 1·775 | ·761 | ·862 | ·894 | 2·932 | 7·224 | 62 |
| ·400 | ·076 | ·461 | 1·824 | ·810 | ·940 | 1·059 | 3·340 | 7·973 | 63 |
| ·410 | ·089 | ·481 | 1·859 | ·853 | 1·019 | 1·234 | 3·839 | 8·804 | 64 |
| ·411 | ·104 | ·495 | 1·882 | ·890 | 1·097 | 1·408 | 4·469 | 9·746 | 65 |
| ·413 | ·120 | ·510 | 1·896 | ·926 | 1·178 | 1·572 | 5·239 | 10·811 | 66 |
| ·417 | ·144 | ·534 | 1·919 | ·970 | 1·268 | 1·737 | 6·142 | 12·036 | 67 |
| ·426 | ·163 | ·561 | 1·959 | 1·030 | 1·371 | 1·912 | 7·176 | 13·448 | 68 |
| ·432 | ·188 | ·588 | 2·015 | 1·097 | 1·482 | 2·109 | 8·327 | 15·030 | 69 |
| ·438 | ·218 | ·617 | 2·067 | 1·167 | 1·593 | 2·335 | 9·577 | 16·739 | 70 |
| ·450 | ·250 | ·657 | 2·092 | 1·220 | 1·692 | 2·577 | 10·944 | 18·525 | 71 |
| ·450 | ·277 | ·680 | 2·083 | 1·246 | 1·764 | 2·802 | 12·409 | 20·304 | 72 |
| ·441 | ·318 | ·705 | 2·039 | 1·250 | 1·812 | 2·986 | 13·914 | 22·001 | 73 |
| ·433 | ·348 | ·728 | 1·974 | 1·247 | 1·843 | 3·126 | 15·419 | 23·609 | 74 |
| ·419 | ·381 | ·746 | 1·902 | 1·237 | 1·866 | 3·231 | 16·886 | 25·122 | 75 |
| ·408 | ·413 | ·762 | 1·826 | 1·234 | 1·880 | 3·296 | 18·339 | 26·575 | 76 |
| ·390 | ·452 | ·783 | 1·732 | 1·239 | 1·878 | 3·300 | 19·858 | 28·007 | 77 |
| ·379 | ·487 | ·803 | 1·619 | 1·233 | 1·848 | 3·290 | 21·445 | 29·435 | 78 |
| ·360 | ·531 | ·827 | 1·493 | 1·214 | 1·785 | 3·285 | 23·082 | 30·859 | 79 |
| ·349 | ·557 | ·853 | 1·369 | 1·181 | 1·701 | 3·270 | 24·742 | 32·263 | 80 |
| ·332 | ·595 | ·870 | 1·273 | 1·121 | 1·608 | 3·250 | 26·322 | 33·574 | 81 |
| ·327 | ·629 | ·897 | 1·224 | 1·034 | 1·608 | 3·220 | 27·591 | 34·677 | 82 |
| ·308 | ·655 | ·910 | 1·224 | ·934 | 1·608 | 3·180 | 28·545 | 35·491 | 83 |
| ·296 | ·677 | ·917 | 1·224 | ·854 | 1·608 | 3·130 | 29·165 | 35·981 | 84 |
| ·279 | ·722 | ·920 | 1·224 | ·796 | 1·608 | 3·070 | 29·591 | 36·289 | 85 |
| ·253 | ·739 | ·924 | 1·224 | ·768 | 1·608 | 3·000 | 30·085 | 36·685 | 86 |
| ·234 | ·750 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 30·785 | 37·385 | 87 |
| ·227 | ·760 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 31·853 | 38·453 | 88 |
| ·219 | ·765 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 33·129 | 39·729 | 89 |
| ·216 | ·755 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 35·080 | 41·680 | 90 |
| ·223 | ·755 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 35·080 | 41·680 | 91 |
| ·223 | ·755 | ·918 | 1·244 | ·768 | 1·608 | 3·000 | 35·080 | 41·680 | 92 |
| ·223 | ·755 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 35·080 | 41·680 | 93 |
| ·223 | ·755 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 35·080 | 41·680 | 94 |
| ·223 | ·755 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 35·080 | 41·680 | 95 |
| ·223 | ·755 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 35·080 | 41·680 | 96 |
| ·223 | ·755 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 35·080 | 41·680 | 97 |
| ·223 | ·755 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 35·080 | 41·680 | 98 |
| ·223 | ·755 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 35·080 | 41·680 | 99 |
| ·223 | ·755 | ·918 | 1·224 | ·768 | 1·608 | 3·000 | 35·080 | 41·680 | 100 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups)

**Part III. (*a.*)—Experience of Group E. F. (Quarry Workers, Iron, Steel, Chemical Workers, and others) as explained in the foregoing account.**

| Age. | Years of Life Exposed to Risk of Sickness. | Number of Sickness Claims. | | | |
|---|---|---|---|---|---|
| | | First Two Years of Sickness. | Remainder of Sickness After Two Years. | All Sickness. | First Three Months of Sickness. |
| | (1) | (2) | (3) | (4) | (5) |
| 15 | 4 | 2 | ... | 2 | 3 |
| 16 | 43 | 50 | ... | 50 | 130 |
| 17 | 789·5 | 273 | ... | 273 | 870 |
| 18 | 1578 | 644 | ... | 644 | 1970 |
| 19 | 2865 | 1044 | ... | 1044 | 2955 |
| 20 | 3520 | 1212 | 2 | 1212 | 3536 |
| 21 | 3975 | 1346 | 3 | 1347 | 3959 |
| 22 | 4233·5 | 1405 | 1 | 1406 | 4191 |
| 23 | 4429 | 1391 | 2 | 1393 | 3898 |
| 24 | 4475·5 | 1418 | 6 | 1421 | 4197 |
| 25 | 4566 | 1395 | 10 | 1401 | 3962 |
| 26 | 4516 | 1439 | 15 | 1448 | 4229 |
| 27 | 4418 | 1432 | 13 | 1444 | 4152 |
| 28 | 4323·5 | 1351 | 10 | 1359 | 4030 |
| 29 | 4328 | 1402 | 11 | 1410 | 4367 |
| 30 | 4240·5 | 1362 | 12 | 1373 | 4122 |
| 31 | 4077 | 1295 | 14 | 1304 | 3906 |
| 32 | 3881 | 1243 | 11 | 1253 | 3905 |
| 33 | 3815 | 1236 | 12 | 1246 | 3910 |
| 34 | 3642 | 1175 | 15 | 1183 | 3700 |
| 35 | 3513·5 | 1157 | 11 | 1165 | 3800 |
| 36 | 3402 | 1088 | 8 | 1095 | 3321 |
| 37 | 3316 | 1099 | 11 | 1107 | 3598 |
| 38 | 3239·5 | 1093 | 17 | 1105 | 3650 |
| 39 | 3184·5 | 1076 | 16 | 1087 | 3711 |
| 40 | 3123·5 | 1058 | 23 | 1072 | 3413 |
| 41 | 2998 | 998 | 24 | 1014 | 3304 |
| 42 | 2864·5 | 996 | 28 | 1019 | 3617 |
| 43 | 2759·5 | 952 | 25 | 967 | 3070 |
| 44 | 2617 | 886 | 23 | 901 | 3082 |
| 45 | 2543·5 | 885 | 21 | 901 | 3129 |
| 46 | 2425 | 855 | 25 | 873 | 3030 |
| 47 | 2300·5 | 843 | 23 | 859 | 3011 |
| 48 | 2180·5 | 814 | 27 | 835 | 3035 |
| 49 | 2055 | 739 | 36 | 764 | 2663 |
| 50 | 1932 | 702 | 30 | 726 | 2421 |
| 51 | 1920 | 664 | 31 | 692 | 2516 |
| 52 | 1867 | 679 | 38 | 708 | 2647 |
| 53 | 1752·5 | 657 | 33 | 683 | 2477 |
| 54 | 1669 | 643 | 38 | 672 | 2611 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

**PART III. (*a.*)—Experience of Group E. F. (Quarry Workers, Iron, Steel, Chemical Workers and others) as explained in the foregoing account.**

| Number of Weeks of Sickness Claim. | | | | | Age. |
|---|---|---|---|---|---|
| Second Three Months of Sickness. (6) | Second Six Months of Sickness. (7) | Second Twelve Months of Sickness. (8) | Remainder of Sickness. (9) | All Periods of Sickness. (10) | |
| ... | ... | ... | ... | 3 | 15 |
| ... | ... | ... | ... | 130 | 16 |
| 50 | ... | ... | ... | 919 | 17 |
| 176 | 113 | 4 | ... | 2263 | 18 |
| 345 | 238 | 180 | ... | 3718 | 19 |
| 353 | 245 | 90 | 58 | 4282 | 20 |
| 385 | 187 | 191 | 69 | 4790 | 21 |
| 554 | 244 | 149 | 52 | 5190 | 22 |
| 415 | 321 | 182 | 128 | 4943 | 23 |
| 574 | 285 | 205 | 218 | 5479 | 24 |
| 496 | 417 | 311 | 347 | 5533 | 25 |
| 497 | 376 | 252 | 581 | 5936 | 26 |
| 547 | 368 | 177 | 511 | 5755 | 27 |
| 542 | 298 | 190 | 401 | 5462 | 28 |
| 620 | 444 | 214 | 408 | 6053 | 29 |
| 532 | 402 | 412 | 585 | 6053 | 30 |
| 486 | 304 | 296 | 597 | 5589 | 31 |
| 663 | 306 | 147 | 555 | 5577 | 32 |
| 535 | 423 | 281 | 556 | 5704 | 33 |
| 623 | 423 | 370 | 588 | 5704 | 34 |
| 665 | 312 | 151 | 376 | 5303 | 35 |
| 553 | 534 | 242 | 368 | 5018 | 36 |
| 559 | 451 | 364 | 480 | 5451 | 37 |
| 640 | 371 | 337 | 722 | 5720 | 38 |
| 724 | 649 | 518 | 608 | 6211 | 39 |
| 686 | 636 | 561 | 912 | 6208 | 40 |
| 738 | 608 | 543 | 903 | 6096 | 41 |
| 726 | 592 | 562 | 1103 | 6599 | 42 |
| 627 | 511 | 668 | 971 | 5847 | 43 |
| 672 | 468 | 554 | 980 | 5756 | 44 |
| 639 | 484 | 483 | 973 | 5707 | 45 |
| 710 | 617 | 460 | 1067 | 5884 | 46 |
| 697 | 559 | 531 | 919 | 5718 | 47 |
| 763 | 821 | 596 | 1156 | 6372 | 48 |
| 680 | 444 | 778 | 1260 | 5824 | 49 |
| 534 | 393 | 287 | 1399 | 5034 | 50 |
| 601 | 674 | 417 | 1515 | 5723 | 51 |
| 546 | 479 | 582 | 1679 | 5933 | 52 |
| 672 | 658 | 611 | 1453 | 5871 | 53 |
| 812 | 678 | 490 | 1751 | 6342 | 54 |

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

**PART III. (*a.*)—Experience of Group E. F. (Quarry Workers, Iron, Steel, Chemical Workers, and others) as explained in the foregoing account.—*continued.***

| Age. | Years of Life Exposed to Risk of Sickness. | Number of Sickness Claims. | | | |
|---|---|---|---|---|---|
| | | First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | First Three Months of Sickness. |
| | (1) | (2) | (3) | (4) | (5) |
| 55 | 1546·5 | 605 | 52 | 646 | 2275 |
| 56 | 1389·5 | 561 | 50 | 605 | 2349 |
| 57 | 1278 | 502 | 53 | 543 | 2093 |
| 58 | 1186·5 | 479 | 53 | 525 | 2075 |
| 59 | 1079·5 | 455 | 53 | 496 | 2016 |
| 60 | 973·5 | 421 | 51 | 464 | 1908 |
| 61 | 909 | 422 | 58 | 467 | 1759 |
| 62 | 813 | 370 | 65 | 420 | 1856 |
| 63 | 727·5 | 340 | 68 | 388 | 1572 |
| 64 | 642 | 299 | 68 | 355 | 1240 |
| 65 | 567·5 | 264 | 77 | 318 | 1270 |
| 66 | 472·5 | 227 | 61 | 281 | 1011 |
| 67 | 434·5 | 210 | 69 | 262 | 943 |
| 68 | 365·5 | 163 | 69 | 216 | 714 |
| 69 | 314 | 157 | 69 | 212 | 770 |
| 70 | 267·5 | 124 | 68 | 182 | 607 |
| 71 | 240 | 107 | 67 | 164 | 516 |
| 72 | 216 | 104 | 72 | 158 | 451 |
| 73 | 231·5 | 98 | 80 | 163 | 450 |
| 74 | 198·5 | 89 | 75 | 149 | 389 |
| 75 | 177·5 | 83 | 70 | 144 | 419 |
| 76 | 151 | 63 | 71 | 121 | 221 |
| 77 | 123·5 | 45 | 68 | 104 | 227 |
| 78 | 92 | 33 | 57 | 87 | 165 |
| 79 | 75 | 22 | 48 | 67 | 99 |
| 80 | 64 | 20 | 41 | 59 | 111 |
| 81 | 48 | 20 | 34 | 52 | 100 |
| 82 | 38 | 13 | 28 | 38 | 26 |
| 83 | 28 | 10 | 19 | 27 | 77 |
| 84 | 19 | 6 | 16 | 20 | ... |
| 85 | 14 | 3 | 12 | 14 | 8 |
| 86 | 10 | 1 | 10 | 11 | 5 |
| 87 | 6 | 1 | ·6 | 7 | ... |
| 88 | 3 | ... | 3 | 3 | ... |
| 89 | 2 | ... | 3 | 3 | ... |
| 90 | ... | ... | ... | ... | ... |
| 91 | 1 | ... | 1 | 1 | ... |
| 92 | 1 | ... | 1 | 1 | ... |
| 93 | 1 | ... | 1 | 1 | ... |
| 94 | 1 | ... | 1 | 1 | ... |
| 95 | ·5 | ... | 1 | 1 | ... |
| 96 | ... | ... | ... | ... | ... |
| 97 | ... | ... | ... | ... | ... |
| 98 | ... | ... | ... | ... | ... |
| 99 | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... |
| Total. | 134,090·5 | 46,316 | 2,394 | 48,234 | 155,820 |

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART III. (*a.*)—Experience of Group E. F. (Quarry Workers, Iron, Steel, Chemical Workers, and others) as explained in the foregoing account—*continued.*

| Number of Weeks of Sickness. | | | | | Age. |
|---|---|---|---|---|---|
| Second Three Months of Sickness. (6) | Second Six Months of Sickness. (7) | Second Twelve Months of Sickness. (8) | Remainder of Sickness. (9) | All Periods of Sickness. (10) | |
| 743 | 720 | 906 | 2067 | 6712 | 55 |
| 677 | 759 | 658 | 2217 | 6660 | 56 |
| 634 | 731 | 737 | 2285 | 6480 | 57 |
| 735 | 762 | 746 | 2327 | 6644 | 58 |
| 513 | 408 | 662 | 2317 | 5915 | 59 |
| 744 | 725 | 501 | 2451 | 6330 | 60 |
| 672 | 804 | 933 | 2403 | 6571 | 61 |
| 704 | 665 | 930 | 2647 | 6803 | 62 |
| 821 | 887 | 1079 | 2729 | 7089 | 63 |
| 533 | 755 | 1283 | 3059 | 6869 | 64 |
| 623 | 653 | 658 | 3287 | 6492 | 65 |
| 607 | 796 | 867 | 2791 | 6072 | 66 |
| 431 | 532 | 1001 | 2877 | 5783 | 67 |
| 335 | 604 | 821 | 3039 | 5514 | 68 |
| 449 | 558 | 665 | 3146 | 5588 | 69 |
| 395 | 503 | 695 | 3137 | 5337 | 70 |
| 292 | 537 | 770 | 3085 | 5200 | 71 |
| 316 | 461 | 834 | 3048 | 5109 | 72 |
| 252 | 495 | 659 | 3601 | 5457 | 73 |
| 256 | 303 | 873 | 3074 | 4894 | 74 |
| 266 | 465 | 423 | 3366 | 4940 | 75 |
| 139 | 303 | 712 | 3094 | 4468 | 76 |
| 171 | 185 | 386 | 2904 | 3872 | 77 |
| 90 | 139 | 285 | 2604 | 3284 | 78 |
| 47 | 57 | 157 | 2113 | 2473 | 79 |
| 80 | 119 | 120 | 1788 | 2217 | 80 |
| 74 | 97 | 161 | 1485 | 1916 | 81 |
| 43 | 133 | 154 | 1207 | 1562 | 82 |
| 42 | 42 | 104 | 863 | 1128 | 83 |
| 10 | 41 | 111 | 622 | 785 | 84 |
| ... | 21 | 59 | 549 | 637 | 85 |
| 13 | 22 | ... | 497 | 537 | 86 |
| ... | 4 | 11 | 265 | 280 | 87 |
| ... | ... | ... | 156 | 156 | 88 |
| ... | ... | ... | 97 | 97 | 89 |
| ... | ... | ... | ... | ... | 90 |
| ... | ... | ... | 52 | 52 | 91 |
| ... | ... | ... | 52 | 52 | 92 |
| ... | ... | ... | 52 | 52 | 93 |
| ... | ... | ... | 52 | 52 | 94 |
| ... | ... | ... | 21 | 21 | 95 |
| ... | ... | .. | ... | ... | 96 |
| ... | ... | ... | ... | ... | 97 |
| ... | ... | ... | ... | ... | 98 |
| ... | ... | ... | ... | ... | 99 |
| ... | ... | ... | ... | ... | 100 |
| 33,344 | 30,619 | 32,347 | 103,675 | 355,800 | |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

**PART III. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group E. F.**

| Age. | Unadjusted Rates. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | |
| | First Two Years of Sickness. (1) | Remainder of Sickness after Two Years. (2) | All Sickness. (3) | First Three Months. (4) | Second Three Months. (5) | Second Six Months. (6) | Second Twelve Months. (7) | After Two Years. (8) | All Periods. (9) |
| 15 | | | | | | | | | |
| 16 | ·3886 | ·0000 | ·3886 | 1·1990 | ·0600 | ·0000 | ·0000 | ·0000 | 1·2590 |
| 17 | | | | | | | | | |
| 18 | ·4082 | ·0000 | ·4082 | 1·2484 | ·1109 | ·0723 | ·0025 | ·0000 | 1·4341 |
| 19 | ·3644 | ·0000 | ·3644 | 1·0314 | ·1204 | ·0831 | ·0628 | ·0000 | 1·2977 |
| 20 | ·3443 | ·0006 | ·3443 | 1·0045 | ·1003 | ·0696 | ·0256 | ·0165 | 1·2165 |
| 21 | ·3386 | ·0008 | ·3389 | ·9960 | ·0966 | ·0470 | ·0480 | ·0174 | 1·2050 |
| 22 | ·3319 | ·0002 | ·3321 | ·9900 | ·1308 | ·0576 | ·0352 | ·0123 | 1·2259 |
| 23 | ·3141 | ·0005 | ·3146 | ·8801 | ·0937 | ·0725 | ·0408 | ·0289 | 1·1160 |
| 24 | ·3168 | ·0013 | ·3176 | ·9378 | ·1282 | ·0637 | ·0458 | ·0487 | 1·2242 |
| 25 | ·3055 | ·0022 | ·3068 | ·8677 | ·1086 | ·0914 | ·0681 | ·0760 | 1·2118 |
| 26 | ·3186 | ·0033 | ·3206 | ·9365 | ·1100 | ·0835 | ·0557 | ·1287 | 1·3144 |
| 27 | ·3241 | ·0029 | ·3269 | ·9398 | ·1238 | ·0835 | ·0398 | ·1157 | 1·3026 |
| 28 | ·3125 | ·0023 | ·3144 | ·9321 | ·1256 | ·0689 | ·0440 | ·0927 | 1·2633 |
| 29 | ·3240 | ·0025 | ·3258 | 1·0090 | ·1433 | ·1025 | ·0495 | ·0943 | 1·3986 |
| 30 | ·3212 | ·0028 | ·3238 | ·9721 | ·1254 | ·0948 | ·0971 | ·1380 | 1·4274 |
| 31 | ·3177 | ·0034 | ·3199 | ·9580 | ·1193 | ·0745 | ·0727 | ·1464 | 1·3709 |
| 32 | ·3203 | ·0028 | ·3228 | 1·0062 | ·1711 | ·0788 | ·0379 | ·1430 | 1·4370 |
| 33 | ·3240 | ·0031 | ·3266 | 1·0249 | ·1402 | ·1109 | ·0735 | ·1457 | 1·4952 |
| 34 | ·3226 | ·0041 | ·3248 | 1·0159 | ·1711 | ·1161 | ·1016 | ·1615 | 1·5662 |
| 35 | ·3294 | ·0031 | ·3316 | 1·0815 | ·1890 | ·0891 | ·0427 | ·1070 | 1·5093 |
| 36 | ·3199 | ·0024 | ·3220 | ·9762 | ·1626 | ·1569 | ·0711 | ·1082 | 1·4750 |
| 37 | ·3314 | ·0033 | ·3337 | 1·0851 | ·1685 | ·1357 | ·1099 | ·1447 | 1·6439 |
| 38 | ·3374 | ·0052 | ·3410 | 1·1267 | ·1976 | ·1145 | ·1040 | ·2229 | 1·7657 |
| 39 | ·3379 | ·0050 | ·3414 | 1·1653 | ·2274 | ·2038 | ·1630 | ·1909 | 1·9504 |
| 40 | ·3388 | ·0074 | ·3433 | 1·0927 | ·2196 | ·2036 | ·1796 | ·2920 | 1·9875 |
| 41 | ·3329 | ·0080 | ·3383 | 1·1021 | ·2461 | ·2028 | ·1812 | ·3012 | 2·0334 |
| 42 | ·3477 | ·0098 | ·3555 | 1·2627 | ·2534 | ·2067 | ·1958 | ·3851 | 2·3037 |
| 43 | ·3449 | ·0091 | ·3504 | 1·1125 | ·2269 | ·1855 | ·2420 | ·3519 | 2·1188 |
| 44 | ·3386 | ·0088 | ·3443 | 1·1777 | ·2568 | ·1788 | ·2117 | ·3745 | 2·1995 |
| 45 | ·3479 | ·0083 | ·3542 | 1·2302 | ·2512 | ·1899 | ·1900 | ·3825 | 2·2438 |
| 46 | ·3526 | ·0103 | ·3599 | 1·2495 | ·2924 | ·2544 | ·1901 | ·4400 | 2·4264 |
| 47 | ·3664 | ·0100 | ·3735 | 1·3089 | ·3029 | ·2430 | ·2312 | ·3995 | 2·4855 |
| 48 | ·3734 | ·0124 | ·3829 | 1·3919 | ·3499 | ·3765 | ·2738 | ·5302 | 2·9223 |
| 49 | ·3596 | ·0175 | ·3718 | 1·2959 | ·3309 | ·2161 | ·3781 | ·6131 | 2·8341 |
| 50 | ·3634 | ·0155 | ·3758 | 1·2531 | ·2764 | ·2034 | ·1486 | ·7241 | 2·6056 |
| 51 | ·3458 | ·0161 | ·3604 | 1·3104 | ·3131 | ·3505 | ·2176 | ·7891 | 2·9807 |
| 52 | ·3637 | ·0203 | ·3792 | 1·4178 | ·2925 | ·2565 | ·3117 | ·8993 | 3·1778 |
| 53 | ·3749 | ·0188 | ·3896 | 1·4134 | ·3834 | ·3755 | ·3486 | ·8291 | 3·3500 |
| 54 | ·3852 | ·0228 | ·4026 | 1·5644 | ·4865 | ·4062 | ·2937 | 1·0491 | 3·7999 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

### Part III. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group E. F.

| Adjusted Rates. | | | | | | | | | Age. |
|---|---|---|---|---|---|---|---|---|---|
| Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | | |
| First Two Years of Sickness. (10) | Remainder of Sickness after Two Years. (11) | All Sickness. (12) | First Three Months. (13) | Second Three Months. (14) | Second Six Months. (15) | Second Twelve Months. (16) | After Two Years. (17) | All Periods. (18) | |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 15 |
| ·391 | ·000 | ·391 | 1·196 | ·104 | ·065 | ·000 | ·000 | 1·365 | 16 |
| ·388 | ·000 | ·388 | 1·175 | ·104 | ·064 | ·002 | ·000 | 1·345 | 17 |
| ·386 | ·000 | ·386 | 1·138 | ·104 | ·063 | ·012 | ·001 | 1·318 | 18 |
| ·368 | ·000 | ·368 | 1·091 | ·105 | ·063 | ·024 | ·004 | 1·287 | 19 |
| ·354 | ·000 | ·354 | 1·043 | ·106 | ·063 | ·034 | ·009 | 1·255 | 20 |
| ·341 | ·000 | ·341 | ·998 | ·108 | ·063 | ·040 | ·017 | 1·226 | 21 |
| ·329 | ·000 | ·329 | ·960 | ·109 | ·065 | ·044 | ·028 | 1·206 | 22 |
| ·317 | ·001 | ·318 | ·935 | ·111 | ·068 | ·045 | ·042 | 1·201 | 23 |
| ·316 | ·001 | ·317 | ·921 | ·114 | ·071 | ·045 | ·057 | 1·208 | 24 |
| ·313 | ·002 | ·315 | ·914 | ·116 | ·074 | ·048 | ·073 | 1·225 | 25 |
| ·314 | ·002 | ·318 | ·918 | ·118 | ·078 | ·051 | ·088 | 1·253 | 26 |
| ·317 | ·003 | ·320 | ·929 | ·120 | ·081 | ·055 | ·102 | 1·287 | 27 |
| ·317 | ·002 | ·319 | ·943 | ·124 | ·083 | ·060 | ·113 | 1·323 | 28 |
| ·320 | ·003 | ·323 | ·959 | ·128 | ·085 | ·064 | ·121 | 1·357 | 29 |
| ·321 | ·003 | ·323 | ·973 | ·133 | ·088 | ·067 | ·127 | 1·388 | 30 |
| ·321 | ·003 | ·323 | ·987 | ·140 | ·091 | ·067 | ·131 | 1·416 | 31 |
| ·320 | ·003 | ·323 | 1·001 | ·147 | ·094 | ·067 | ·133 | 1·442 | 32 |
| ·323 | ·003 | ·325 | 1·012 | ·154 | ·100 | ·067 | ·135 | 1·468 | 33 |
| ·323 | ·003 | ·325 | 1·025 | ·161 | ·107 | ·070 | ·138 | 1·501 | 34 |
| ·326 | ·003 | ·329 | 1·042 | ·170 | ·116 | ·079 | ·143 | 1·550 | 35 |
| ·327 | ·003 | ·330 | 1·059 | ·180 | ·129 | ·093 | ·154 | 1·615 | 36 |
| ·330 | ·003 | ·333 | 1·076 | ·191 | ·142 | ·110 | ·172 | 1·691 | 37 |
| ·333 | ·005 | ·337 | 1·094 | ·202 | ·155 | ·131 | ·196 | 1·778 | 38 |
| ·337 | ·005 | ·341 | 1·111 | ·213 | ·168 | ·152 | ·227 | 1·871 | 39 |
| ·338 | ·007 | ·342 | 1·126 | ·222 | ·179 | ·170 | ·260 | 1·957 | 40 |
| ·339 | ·008 | ·344 | 1·143 | ·231 | ·187 | ·187 | ·291 | 2·039 | 41 |
| ·343 | ·009 | ·348 | 1·162 | ·242 | ·195 | ·200 | ·320 | 2·119 | 42 |
| ·343 | ·009 | ·348 | 1·182 | ·253 | ·203 | ·209 | ·346 | 2·193 | 43 |
| ·346 | ·009 | ·351 | 1·205 | ·265 | ·211 | ·216 | ·370 | 2·267 | 44 |
| ·351 | ·009 | ·357 | 1·230 | ·276 | ·220 | ·225 | ·398 | 2·349 | 45 |
| ·357 | ·010 | ·364 | 1·251 | ·284 | ·230 | ·229 | ·433 | 2·427 | 46 |
| ·360 | ·011 | ·367 | 1·272 | ·292 | ·241 | ·230 | ·472 | 2·507 | 47 |
| ·362 | ·013 | ·372 | 1·292 | ·300 | ·252 | ·232 | ·524 | 2·600 | 48 |
| ·361 | ·015 | ·372 | 1·311 | ·308 | ·264 | ·238 | ·586 | 2·707 | 49 |
| ·362 | ·015 | ·374 | 1·332 | ·320 | ·280 | ·249 | ·659 | 2·840 | 50 |
| ·359 | ·017 | ·373 | 1·359 | ·337 | ·303 | ·271 | ·749 | 3·019 | 51 |
| ·367 | ·019 | ·382 | 1·392 | ·358 | ·332 | ·300 | ·857 | 3·239 | 52 |
| ·373 | ·022 | ·390 | 1·436 | ·384 | ·367 | ·333 | ·984 | 3·504 | 53 |
| ·381 | ·025 | ·401 | 1·488 | ·414 | ·407 | ·370 | 1·135 | 3·814 | 54 |

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

**PART III. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group E. F.—*cntd.***

| Age. | Unadjusted Rates. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | |
| | First Two Years of Sickness. (1) | Remainder of Sickness after two Years. (2) | All Sickness. (3) | First Three Months. (4) | Second Three Months. (5) | Second Six Months. (6) | Second Twelve Months. (7) | After Two Years. (8) | All Periods. (9) |
| 55 | ·3912 | ·0336 | ·4178 | 1·4711 | ·4810 | ·4656 | ·5858 | 1·3366 | 4·3401 |
| 56 | ·4037 | ·0360 | ·4354 | 1·6905 | ·4873 | ·5462 | ·4735 | 1·5955 | 4·7930 |
| 57 | ·3928 | ·0414 | ·4249 | 1·6377 | ·4961 | ·5720 | ·5767 | 1·7880 | 5·0705 |
| 58 | ·4037 | ·0447 | ·4425 | 1·7488 | ·6195 | ·6422 | ·6279 | 1·9612 | 5·5996 |
| 59 | ·4215 | ·0491 | ·4595 | 1·8675 | ·4753 | ·3770 | ·6132 | 2·1464 | 5·4794 |
| 60 | ·4324 | ·0524 | ·4766 | 1·9599 | ·7653 | ·7447 | ·5146 | 2·5177 | 6·5022 |
| 61 | ·4643 | ·0638 | ·5137 | 1·9351 | ·7393 | ·8845 | 1·0264 | 2·6436 | 7·2289 |
| 62 | ·4551 | ·0799 | ·5165 | 2·2829 | ·8659 | ·8180 | 1·1452 | 3·2558 | 8·3678 |
| 63 | ·4673 | ·0935 | ·5333 | 2·1608 | 1·1285 | 1·2193 | 1·4847 | 3·7512 | 9·7445 |
| 64 | ·4657 | ·1059 | ·5530 | 1·9314 | ·8303 | 1·1760 | 1·9966 | 4·7647 | 10·6990 |
| 65 | ·4651 | ·1357 | ·5603 | 2·2378 | 1·0978 | 1·1507 | 1·1617 | 5·7920 | 11·4400 |
| 66 | ·4804 | ·1291 | ·5947 | 2·1397 | 1·2868 | 1·6825 | 1·8351 | 5·9069 | 12·8510 |
| 67 | ·4833 | ·1588 | ·6030 | 2·1703 | ·9920 | 1·2243 | 2·3010 | 6·6214 | 13·3090 |
| 68 | ·4460 | ·1888 | ·5910 | 1·9535 | ·9166 | 1·6552 | 2·2461 | 8·3146 | 15·0860 |
| 69 | ·5000 | ·2198 | ·6751 | 2·4522 | 1·4299 | 1·7772 | 2·1177 | 10·0190 | 17·7960 |
| 70 | ·4635 | ·2542 | ·6805 | 2·2692 | 1·4766 | 1·8805 | 2·5987 | 11·7270 | 19·9520 |
| 71 | ·4459 | ·2792 | ·6832 | 2·1500 | 1·2167 | 2·2375 | 3·2088 | 12·8540 | 21·6670 |
| 72 | ·4815 | ·3333 | ·7314 | 2·0880 | 1·4676 | 2·1297 | 3·8567 | 14·1110 | 23·6530 |
| 73 | ·4234 | ·3456 | ·7042 | 1·9438 | 1·0886 | 2·1382 | 2·8464 | 15·5550 | 23·5720 |
| 74 | ·4483 | ·3779 | ·7506 | 1·9597 | 1·2847 | 1·5314 | 4·3932 | 15·4860 | 24·6550 |
| 75 | ·4677 | ·3944 | ·8114 | 2·3605 | 1·4986 | 2·6198 | 2·3891 | 18·9630 | 27·8310 |
| 76 | ·4173 | ·4702 | ·8013 | 1·4636 | ·9205 | 2·0000 | 4·7149 | 20·4900 | 29·5850 |
| 77 | ·3643 | ·5505 | ·8420 | 1·8381 | 1·3764 | 1·4980 | 3·1255 | 23·5140 | 31·3520 |
| 78 | ·3587 | ·6195 | ·9456 | 1·7935 | ·9891 | 1·5109 | 3·0975 | 28·3040 | 35·6950 |
| 79 | ·2934 | ·6398 | ·8933 | 1·3200 | ·6267 | ·7600 | 2·0933 | 28·1730 | 32·9730 |
| 80 | ·3125 | ·6406 | ·9219 | 1·7344 | 1·2343 | 1·8594 | 1·8749 | 27·9380 | 34·6410 |
| 81 | ·4167 | ·7084 | 1·0830 | 2·0833 | 1·5417 | 2·0000 | 3·3540 | 30·9380 | 39·9170 |
| 82 | ·3422 | ·7369 | 1·0000 | ·6842 | 1·1316 | 3·5000 | 4·0262 | 31·7640 | 41·1060 |
| 83 | ·3572 | ·6785 | ·9642 | 2·7500 | 1·4642 | 1·5001 | 3·7507 | 30·8210 | 40·2860 |
| 84 | ·3158 | ·8420 | 1·0520 | ·0000 | ·5263 | 2·2105 | 5·8422 | 32·7370 | 41·3160 |
| 85 | ·2143 | ·8572 | 1·0000 | ·5714 | ·0000 | 1·5000 | 4·2146 | 39·2140 | 45·5000 |
| 86 | ·0000 | 1·0000 | 1·1000 | ·5000 | 1·3000 | 2·2000 | ·0000 | 49·7000 | 53·7000 |
| 87 | ·1666 | 1·0000 | 1·1670 | ·0000 | ·0000 | ·6667 | 1·8333 | 44·1670 | 46·6670 |
| 88 | ·0000 | 1·0000 | 1·0000 | ·0000 | ·0000 | ·0000 | ·0000 | 52·0000 | 52·0000 |
| 89 | ·0000 | 1·0000 | 1·5000 | ·0000 | ·0000 | ·0000 | ·0000 | 48·5000 | 48·5000 |
| 90 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 91 | ·0000 | ·10000 | 1·0000 | ·0000 | ·0000 | ·0000 | ·0000 | 52·0000 | 52·0000 |
| 92 | ·0000 | ·10000 | 1·0000 | ·0000 | ·0000 | ·0000 | ·0000 | 52·0000 | 52·0000 |
| 93 | ·0000 | ·10000 | 1·0000 | ·0000 | ·0000 | ·0000 | ·0000 | 52·0000 | 52·0000 |
| 94 | ·0000 | ·10000 | 1·0000 | ·0000 | ·0000 | ·0000 | ·0000 | 52·0000 | 52·0000 |
| 95 | ·0000 | ·20000 | 2·0000 | ·0000 | ·0000 | ·0000 | ·0000 | 42·0000 | 42·0000 |
| 96 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 97 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 98 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 99 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... | ... | ... | ... | ... |

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

**Part III. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group E. F.—*cntd.***

| Adjusted Rates. | | | | | | | | | Age. |
|---|---|---|---|---|---|---|---|---|---|
| Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | | |
| First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | |
| (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | |
| ·388 | ·027 | ·413 | 1·551 | ·446 | ·449 | ·409 | 1·297 | 4·152 | 55 |
| ·396 | ·035 | ·425 | 1·624 | ·484 | ·490 | ·452 | 1·471 | 4·521 | 56 |
| ·401 | ·039 | ·434 | 1·702 | ·528 | ·534 | ·513 | 1·669 | 4·946 | 57 |
| ·411 | ·044 | ·448 | 1·782 | ·575 | ·586 | ·591 | 1·899 | 5·433 | 58 |
| ·423 | ·050 | ·463 | 1·867 | ·639 | ·650 | ·685 | 2·168 | 6·009 | 59 |
| ·435 | ·055 | ·481 | 1·943 | ·713 | ·728 | ·822 | 2·480 | 6·686 | 60 |
| ·449 | ·067 | ·500 | 2·005 | ·783 | ·820 | ·985 | 2·857 | 7·450 | 61 |
| ·457 | ·079 | ·518 | 2·057 | ·856 | ·924 | 1·153 | 3·315 | 8·305 | 62 |
| ·468 | ·091 | ·537 | 2·097 | ·933 | 1·035 | 1·335 | 3·862 | 9·262 | 63 |
| ·470 | ·106 | ·549 | 2·124 | ·995 | 1·152 | 1·517 | 4·523 | 10·311 | 64 |
| ·472 | ·125 | ·565 | 2·146 | 1·051 | 1·275 | 1·698 | 5·329 | 11·499 | 65 |
| ·475 | ·140 | ·586 | 2·166 | 1·106 | 1·406 | 1·876 | 6·284 | 12·838 | 66 |
| ·474 | ·161 | ·602 | 2·184 | 1·154 | 1·541 | 2·059 | 7·358 | 14·296 | 67 |
| ·471 | ·191 | ·622 | 2·198 | 1·204 | 1·676 | 2·270 | 8·528 | 15·876 | 68 |
| ·476 | ·220 | ·653 | 2·195 | 1·249 | 1·801 | 2·541 | 9·760 | 17·546 | 69 |
| ·464 | ·252 | ·669 | 2·172 | 1·281 | 1·907 | 2·833 | 11·031 | 19·224 | 70 |
| ·460 | ·282 | ·689 | 2·131 | 1·312 | 1·981 | 3·125 | 12·389 | 20·938 | 71 |
| ·466 | ·314 | ·716 | 2·068 | 1·322 | 2·016 | 3·383 | 13·879 | 22·668 | 72 |
| ·451 | ·343 | ·726 | 1·984 | 1·298 | 2·014 | 3·546 | 15·487 | 24·329 | 73 |
| ·446 | ·383 | ·758 | 1·898 | 1·270 | 1·985 | 3·566 | 17·261 | 25·980 | 74 |
| ·436 | ·426 | ·791 | 1·822 | 1·238 | 1·937 | 3·484 | 19·194 | 27·675 | 75 |
| ·400 | ·479 | ·816 | 1·759 | 1·198 | 1·887 | 3·320 | 21·230 | 29·394 | 76 |
| ·375 | ·535 | ·851 | 1·714 | 1·180 | 1·849 | 3·115 | 23·360 | 31·218 | 77 |
| ·362 | ·597 | ·904 | 1·705 | 1·175 | 1·840 | 2·920 | 25·552 | 33·192 | 78 |
| ·339 | ·625 | ·918 | 1·703 | 1·171 | 1·835 | 2·802 | 27·711 | 35·222 | 79 |
| ·350 | ·660 | ·943 | 1·703 | 1·167 | 1·832 | 2·802 | 29·780 | 37·284 | 80 |
| ·363 | ·689 | ·980 | 1·703 | 1·163 | 1·832 | 2·802 | 31·765 | 39·265 | 81 |
| ·336 | ·726 | ·993 | 1·703 | 1·156 | 1·832 | 2·802 | 33·523 | 41·016 | 82 |
| ·312 | ·752 | ·994 | 1·703 | 1·146 | 1·832 | 2·802 | 35·008 | 42·491 | 83 |
| ·274 | ·828 | 1·005 | 1·703 | 1·126 | 1·832 | 2·802 | 36·182 | 43·645 | 84 |
| ·197 | ·881 | 1·006 | 1·703 | 1·081 | 1·832 | 2·802 | 36·960 | 44·378 | 85 |
| ·152 | ·945 | 1·000 | 1·703 | 1·011 | 1·832 | 2·802 | 37·392 | 44·740 | 86 |
| ·132 | ·978 | 1·000 | 1·703 | ·964 | 1·832 | 2·802 | 37·619 | 44·920 | 87 |
| ·114 | 1·008 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 88 |
| ·110 | 1·007 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 89 |
| ·125 | 1·011 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 90 |
| ·125 | 1·000 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 91 |
| ·125 | 1·000 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 92 |
| ·125 | 1·000 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 93 |
| ·125 | 1·000 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 94 |
| ·125 | 1·000 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 95 |
| ·125 | 1·000 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 96 |
| ·125 | 1·000 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 97 |
| ·125 | 1·000 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 98 |
| ·125 | 1·000 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 99 |
| ·125 | 1·000 | 1·000 | 1·703 | ·942 | 1·832 | 2·802 | 37·721 | 45·000 | 100 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (in Occupation Groups).

### PART IV. (*a.*)—Experience of Group G. (Mining Occupations).

| Age. | Years of Life. Exposed to Risk of Sickness. | Number of Sickness Claims. | | | First Three Months of Sickness. |
|---|---|---|---|---|---|
| | | First two Years of Sickness | Remainder of Sickness after Two Years. | All Sickness | |
| | (1) | (2) | (3) | (4) | (5) |
| 15 | 1 | 7 | ... | 7 | 17 |
| 16 | 53·5 | 163 | ... | 163 | 420 |
| 17 | 2043 | 785 | ... | 785 | 2531 |
| 18 | 3155 | 1313 | ... | 1313 | 4029 |
| 19 | 4447 | 1749 | ... | 1749 | 5518 |
| 20 | 5301 | 2021 | 1 | 2022 | 6034 |
| 21 | 5824 | 2206 | 4 | 2207 | 6738 |
| 22 | 6180 | 2361 | 6 | 2364 | 7338 |
| 23 | 6309·5 | 2412 | 8 | 2416 | 7366 |
| 24 | 6472·5 | 2469 | 11 | 2473 | 7639 |
| 25 | 6347·5 | 2459 | 11 | 2466 | 7744 |
| 26 | 6170·5 | 2349 | 12 | 2357 | 7125 |
| 27 | 5996 | 2275 | 16 | 2285 | 7083 |
| 28 | 5887·5 | 2292 | 15 | 2303 | 7165 |
| 29 | 5777 | 2225 | 11 | 2235 | 6933 |
| 30 | 5634 | 2141 | 12 | 2151 | 6795 |
| 31 | 5449 | 2123 | 17 | 2134 | 6771 |
| 32 | 5270 | 2092 | 19 | 2105 | 6682 |
| 33 | 5172·5 | 2017 | 24 | 2035 | 6508 |
| 34 | 4898·5 | 1891 | 18 | 1906 | 6338 |
| 35 | 4658 | 1767 | 26 | 1786 | 6065 |
| 36 | 4555·5 | 1848 | 30 | 1870 | 6114 |
| 37 | 4402·5 | 1678 | 36 | 1706 | 5663 |
| 38 | 4149 | 1644 | 39 | 1679 | 5822 |
| 39 | 4073·5 | 1609 | 44 | 1648 | 5592 |
| 40 | 3919 | 1569 | 31 | 1597 | 5553 |
| 41 | 3697 | 1442 | 38 | 1472 | 5155 |
| 42 | 3420 | 1426 | 46 | 1461 | 5273 |
| 43 | 3254 | 1365 | 36 | 1396 | 4831 |
| 44 | 3013 | 1255 | 35 | 1282 | 4672 |
| 45 | 2833 | 1189 | 43 | 1221 | 4267 |
| 46 | 2706·5 | 1183 | 40 | 1215 | 4541 |
| 47 | 2621 | 1121 | 36 | 1151 | 4209 |
| 48 | 2537 | 1111 | 48 | 1147 | 4155 |
| 49 | 2452·5 | 1083 | 63 | 1125 | 4338 |
| 50 | 2324·5 | 1022 | 57 | 1074 | 4051 |
| 51 | 2179 | 975 | 72 | 1031 | 3885 |
| 52 | 2035 | 903 | 73 | 961 | 3654 |
| 53 | 1931·5 | 876 | 72 | 942 | 3500 |
| 54 | 1786 | 811 | 65 | 862 | 3252 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

### PART IV. (*a.*)—Experience of Group G. (Mining Occupations).

| Number of Weeks of Sickness-Claim. | | | | | |
|---|---|---|---|---|---|
| Second Three Months of Sickness. (6 | Second Six Months of Sickness. (7) | Second Twelve Months of Sickness. (8) | Remainder of Sickness. (9) | All Periods of Sickness. (10) | Age. |
| ... | ... | ... | ... | 17 | 15 |
| 17 | ... | ... | ... | 437 | 16 |
| 208 | 83 | 7 | ... | 2829 | 17 |
| 402 | 152 | 33 | ... | 4617 | 18 |
| 623 | 340 | 47 | ... | 6527 | 19 |
| 752 | 388 | 147 | 1 | 7323 | 20 |
| 783 | 387 | 206 | 67 | 8181 | 21 |
| 1088 | 597 | 328 | 186 | 9538 | 22 |
| 844 | 453 | 284 | 243 | 9190 | 23 |
| 959 | 414 | 402 | 302 | 9716 | 24 |
| 1329 | 715 | 354 | 362 | 10502 | 25 |
| 1140 | 833 | 645 | 529 | 10273 | 26 |
| 1050 | 732 | 416 | 572 | 9853 | 27 |
| 1154 | 840 | 398 | 603 | 10161 | 28 |
| 1020 | 445 | 358 | 524 | 9280 | 29 |
| 1181 | 619 | 488 | 551 | 9633 | 30 |
| 1117 | 813 | 515 | 637 | 9853 | 31 |
| 1116 | 643 | 415 | 792 | 9649 | 32 |
| 1196 | 708 | 488 | 938 | 9839 | 33 |
| 1093 | 829 | 167 | 851 | 9277 | 34 |
| 1291 | 869 | 616 | 958 | 9799 | 35 |
| 1255 | 1003 | 643 | 1281 | 10297 | 36 |
| 1032 | 828 | 595 | 1525 | 9644 | 37 |
| 1090 | 618 | 387 | 1804 | 9721 | 38 |
| 1051 | 766 | 463 | 1905 | 9777 | 39 |
| 1242 | 884 | 549 | 1394 | 9622 | 40 |
| 1047 | 886 | 807 | 1625 | 9520 | 41 |
| 1170 | 805 | 513 | 1963 | 9723 | 42 |
| 1081 | 859 | 835 | 1594 | 9200 | 43 |
| 1045 | 745 | 649 | 1479 | 8589 | 44 |
| 1019 | 630 | 720 | 1753 | 8389 | 45 |
| 1208 | 889 | 515 | 1748 | 8901 | 46 |
| 1127 | 910 | 732 | 1617 | 8596 | 47 |
| 1079 | 1018 | 985 | 2054 | 9291 | 48 |
| 1282 | 1086 | 972 | 2486 | 10163 | 49 |
| 1306 | 1267 | 1016 | 2663 | 10303 | 50 |
| 1150 | 1034 | 1234 | 2914 | 10217 | 51 |
| 1360 | 1268 | 881 | 3069 | 10232 | 52 |
| 1021 | 1143 | 870 | 3288 | 9822 | 53 |
| 1213 | 876 | 961 | 2846 | 9148 | 54 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

### PART IV. (*a.*)—Experience of Group G. (Mining Occupations).—*continued.*

| Age. | Years of Life Exposed to Risk of Sickness. | Number of Sickness Claims. | | | First Three Months of Sickness. |
|---|---|---|---|---|---|
| | | First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | |
| | (1) | (2) | (3) | (4) | (5) |
| 55 | 1674·5 | 775 | 72 | 836 | 3404 |
| 56 | 1580 | 738 | 72 | 797 | 2922 |
| 57 | 1454·5 | 677 | 71 | 733 | 3173 |
| 58 | 1343·5 | 653 | 73 | 706 | 2832 |
| 59 | 1278·5 | 638 | 85 | 702 | 2764 |
| 60 | 1190 | 614 | 90 | 687 | 2753 |
| 61 | 1092 | 543 | 105 | 615 | 2162 |
| 62 | 970·5 | 487 | 112 | 578 | 2121 |
| 63 | 861·5 | 442 | 114 | 532 | 1961 |
| 64 | 749 | 378 | 117 | 474 | 1720 |
| 65 | 608·5 | 306 | 106 | 394 | 1329 |
| 66 | 547 | 269 | 109 | 357 | 1161 |
| 67 | 463 | 242 | 104 | 321 | 1215 |
| 68 | 400·5 | 196 | 101 | 283 | 812 |
| 69 | 332·5 | 173 | 93 | 248 | 793 |
| 70 | 293·5 | 137 | 102 | 219 | 552 |
| 71 | 238 | 104 | 95 | 185 | 434 |
| 72 | 217 | 84 | 97 | 170 | 371 |
| 73 | 177·5 | 70 | 83 | 142 | 308 |
| 74 | 148·5 | 53 | 77 | 120 | 178 |
| 75 | 122·5 | 40 | 69 | 103 | 158 |
| 76 | 102·5 | 37 | 57 | 91 | 134 |
| 77 | 85 | 25 | 54 | 74 | 80 |
| 78 | 66·5 | 20 | 41 | 58 | 93 |
| 79 | 57·5 | 16 | 36 | 52 | 72 |
| 80 | 47 | 14 | 35 | 45 | 46 |
| 81 | 41·5 | 12 | 35 | 44 | 62 |
| 82 | 28 | 6 | 21 | 27 | 39 |
| 83 | 18·5 | 5 | 14 | 18 | 3 |
| 84 | 16·5 | 4 | 12 | 14 | 15 |
| 85 | 14 | 3 | 9 | 12 | 22 |
| 86 | 10·5 | 2 | 7 | 9 | 4 |
| 87 | 9 | 2 | 7 | 8 | 4 |
| 88 | 6 | 1 | 5 | 6 | 9 |
| 89 | 2·5 | 1 | 2 | 3 | 5 |
| 90 | 1 | ... | ... | ... | ... |
| 91 | 1 | ... | ... | ... | ... |
| 92 | ... | ... | ... | ... | ... |
| 93 | ... | ... | ... | ... | ... |
| 94 | ... | ... | ... | ... | ... |
| 95 | ... | ... | ... | ... | ... |
| 96 | ... | ... | ... | ... | ... |
| 97 | ... | ... | ... | ... | ... |
| 98 | ... | ... | ... | ... | ... |
| 99 | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... |
| Total. | 175,186 | 70,994 | 3,397 | 73,765 | 245,077 |

## Table D.—*continued.*

## Sickness Experience 1893–97 (In Occupation Groups).

### PART IV. (*a.*)—Experience of Group G. (Mining Occupations).—*continued*

| Number of Weeks of Sickness-Claim. | | | | | Age. |
|---|---|---|---|---|---|
| Second Three Months of Sickness. (6) | Second Six Months of Sickness. (7) | Second Twelve Months of Sickness. (8) | Remainder of Sickness. (9) | All Periods of Sickness. (10) | |
| 1157 | 1041 | 701 | 3208 | 9511 | 55 |
| 1021 | 1102 | 1103 | 3088 | 9236 | 56 |
| 1142 | 1083 | 790 | 3041 | 9229 | 57 |
| 1182 | 1045 | 1082 | 3116 | 9256 | 58 |
| 1223 | 1234 | 1295 | 3610 | 10126 | 59 |
| 1316 | 1726 | 1571 | 3729 | 11095 | 60 |
| 916 | 1326 | 1944 | 4317 | 10664 | 61 |
| 1024 | 1171 | 1616 | 4949 | 10880 | 62 |
| 985 | 1115 | 1276 | 5162 | 10499 | 63 |
| 881 | 1012 | 1544 | 4864 | 10022 | 64 |
| 711 | 881 | 1243 | 4840 | 9004 | 65 |
| 573 | 949 | 1255 | 4783 | 8720 | 66 |
| 701 | 742 | 1287 | 4279 | 8224 | 67 |
| 432 | 703 | 1047 | 4387 | 7381 | 68 |
| 508 | 663 | 822 | 3988 | 6776 | 69 |
| 375 | 460 | 1099 | 4281 | 6765 | 70 |
| 266 | 332 | 554 | 4377 | 5962 | 71 |
| 283 | 512 | 506 | 4158 | 5831 | 72 |
| 298 | 395 | 661 | 3592 | 5254 | 73 |
| 128 | 264 | 595 | 3547 | 4711 | 74 |
| 89 | 174 | 391 | 3177 | 3990 | 75 |
| 116 | 199 | 310 | 2717 | 3476 | 76 |
| 89 | 147 | 302 | 2319 | 2937 | 77 |
| 38 | 48 | 137 | 1920 | 2236 | 78 |
| 42 | 98 | 159 | 1658 | 2029 | 79 |
| 49 | 105 | 120 | 1568 | 1888 | 80 |
| 18 | ... | 126 | 1481 | 1687 | 81 |
| 43 | 51 | 20 | 897 | 1050 | 82 |
| 15 | 42 | 100 | 550 | 710 | 83 |
| 23 | 17 | 36 | 538 | 629 | 84 |
| 5 | 26 | 23 | 463 | 539 | 85 |
| 12 | 26 | 7 | 335 | 384 | 86 |
| ... | ... | 45 | 280 | 329 | 87 |
| 13 | 26 | 4 | 242 | 294 | 88 |
| ... | ... | ... | 89 | 94 | 89 |
| ... | ... | ... | ... | ... | 90 |
| ... | ... | ... | ... | ... | 91 |
| ... | ... | ... | ... | ... | 92 |
| ... | ... | ... | ... | ... | 93 |
| ... | ... | ... | ... | ... | 94 |
| ... | ... | ... | ... | ... | 95 |
| ... | ... | ... | ... | ... | 96 |
| ... | ... | ... | ... | ... | 97 |
| ... | ... | ... | ... | ... | 98 |
| ... | ... | ... | ... | ... | 99 |
| ... | ... | ... | ... | ... | 100 |
| 55,815 | 47,090 | 44,412 | 146,674 | 539,067 | |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

**PART IV. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group G.**

| Age. | Unadjusted Rates. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | |
| | First Two Years of Sickness. (1) | Remainder of Sickness after Two Years. (2) | All Sickness. (3) | First Three Months. (4) | Second Three Months. (5) | Second six Months. (6) | Second Twelve Months (7) | After Two Years. (8) | All Periods. (9) |
| 15 | | ... | | | | ... | ... | ... | ... |
| 16 | ·4554 | ·0000 | ·4554 | 1·4160 | ·1073 | ·0395 | ·0033 | ·0000 | 1·5233 |
| 17 | | | | | | | | | ·0440 |
| 18 | ·4162 | ·0000 | ·4162 | 1·2770 | ·1275 | ·0482 | ·0105 | ·0000 | 1·4632 |
| 19 | ·3931 | ·0000 | ·3931 | 1·2410 | ·1401 | ·0764 | ·0106 | ·0000 | 1·4681 |
| 20 | ·3813 | ·0002 | ·3815 | 1·1390 | ·1419 | ·0732 | ·0277 | ·0002 | 1·3820 |
| 21 | ·3787 | ·0007 | ·3789 | 1·1570 | ·1345 | ·0665 | ·0354 | ·0011 | 1·3945 |
| 22 | ·3820 | ·0010 | ·3824 | 1·1880 | ·1762 | ·0966 | ·0531 | ·0301 | 1·5440 |
| 23 | ·3823 | ·0013 | ·3830 | 1·1680 | ·1338 | ·0718 | ·0450 | ·0385 | 1·4571 |
| 24 | ·3815 | ·0017 | ·3820 | 1·1800 | ·1481 | ·0640 | ·0621 | ·0467 | 1·5009 |
| 25 | ·3875 | ·0017 | ·3886 | 1·2200 | ·2092 | ·1127 | ·0558 | ·0570 | 1·6547 |
| 26 | ·3806 | ·0019 | ·3819 | 1·1540 | ·1847 | ·1350 | ·1045 | ·0857 | 1·6639 |
| 27 | ·3795 | ·0027 | ·3812 | 1·1810 | ·1752 | ·1221 | ·0694 | ·0954 | 1·6431 |
| 28 | ·3893 | ·0025 | ·3912 | 1·2170 | ·1960 | ·1427 | ·0676 | ·1024 | 1·7257 |
| 29 | ·3852 | ·0019 | ·3869 | 1·2000 | ·1766 | ·0770 | ·0620 | ·0907 | 1·6663 |
| 30 | ·3800 | ·0021 | ·3818 | 1·2060 | ·2096 | ·1098 | ·0866 | ·0978 | 1·7098 |
| 31 | ·3895 | ·0031 | ·3916 | 1·2430 | ·2049 | ·1494 | ·0945 | ·1169 | 1·8087 |
| 32 | ·3969 | ·0036 | ·3994 | 1·2680 | ·2118 | ·1220 | ·0787 | ·1503 | 1·8308 |
| 33 | ·3898 | ·0046 | ·3933 | 1·2580 | ·2312 | ·1369 | ·0943 | ·1813 | 1·9017 |
| 34 | ·3861 | ·0037 | ·3891 | 1·2940 | ·2229 | ·1692 | ·0341 | ·1738 | 1·8940 |
| 35 | ·3793 | ·0056 | ·3834 | 1·3020 | ·2771 | ·1865 | ·1322 | ·2057 | 2·1035 |
| 36 | ·4056 | ·0066 | ·4104 | 1·3420 | ·2754 | ·2201 | ·1411 | ·2811 | 2·2597 |
| 37 | ·3812 | ·0082 | ·3875 | 1·2860 | ·2344 | ·1880 | ·1352 | ·3463 | 2·1899 |
| 38 | ·3963 | ·0094 | ·4048 | 1·4030 | ·2627 | ·1489 | ·0933 | ·4348 | 2·3427 |
| 39 | ·3950 | ·0108 | ·4044 | 1·3720 | ·2580 | ·1880 | ·1137 | ·4677 | 2·3994 |
| 40 | ·4003 | ·0079 | ·4076 | 1·4170 | ·3169 | ·2253 | ·1401 | ·3557 | 2·4550 |
| 41 | ·3901 | ·0103 | ·3982 | 1·3940 | ·2832 | ·2400 | ·2183 | ·4395 | 2·5750 |
| 42 | ·4170 | ·0134 | ·4273 | 1·5420 | ·3422 | ·2352 | ·1500 | ·5741 | 2·8435 |
| 43 | ·4195 | ·0110 | ·4290 | 1·4850 | ·3322 | ·2640 | ·2566 | ·4899 | 2·8277 |
| 44 | ·4165 | ·0116 | ·4255 | 1·5510 | ·3468 | ·2473 | ·2154 | ·4909 | 2·8514 |
| 45 | ·4198 | ·0152 | ·4309 | 1·5060 | ·3595 | ·2227 | ·2541 | ·6186 | 2·9609 |
| 46 | ·4372 | ·0148 | ·4489 | 1·6780 | ·4467 | ·3282 | ·1903 | ·6460 | 3·2892 |
| 47 | ·4277 | ·0137 | ·4391 | 1·6050 | ·4298 | ·3471 | ·2793 | ·6167 | 3·2779 |
| 48 | ·4379 | ·0189 | ·4521 | 1·6380 | ·4254 | ·4015 | ·3883 | ·8097 | 3·6629 |
| 49 | ·4415 | ·0257 | ·4585 | 1·7680 | ·5226 | ·4428 | ·3963 | 1·0140 | 4·1437 |
| 50 | ·4397 | ·0245 | ·4622 | 1·7440 | ·5618 | ·5453 | ·4371 | 1·1470 | 4·4352 |
| 51 | ·4474 | ·0330 | ·4732 | 1·7820 | ·5277 | ·4744 | ·5662 | 1·3380 | 4·6883 |
| 52 | ·4437 | ·0359 | ·4722 | 1·7960 | ·6682 | ·6232 | ·4329 | 1·5080 | 5·0283 |
| 53 | ·4534 | ·0373 | ·4876 | 1·8110 | ·5284 | ·5916 | ·4503 | 1·7020 | 5·0833 |
| 54 | ·4540 | ·0364 | ·4826 | 1·8210 | ·6790 | ·4905 | ·5380 | 1·5930 | 5·1215 |

[*Adjusted rates have not been obtained for this Group (G.)*]

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

**PART IV. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group G.—*contd.***

| Age. | Unadjusted Rates. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | |
| | First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 55 | ·4629 | ·0430 | ·4994 | 2·0330 | ·6910 | ·6218 | ·4187 | 1·9160 | 5·6805 |
| 56 | ·4671 | ·0456 | ·5044 | 1·8490 | ·6462 | ·6974 | ·6979 | 1·9540 | 5·8445 |
| 57 | ·4652 | ·0488 | ·5037 | 2·1810 | ·7848 | ·7442 | ·5429 | 2·0890 | 6·3419 |
| 58 | ·4862 | ·0544 | ·5257 | 2·1090 | ·8802 | ·7780 | ·8056 | 2·3200 | 6·8928 |
| 59 | ·4987 | ·0664 | ·5488 | 2·1610 | ·9561 | ·9638 | 1·0130 | 2·8220 | 7·9159 |
| 60 | ·5160 | ·0756 | ·5775 | 2·3140 | 1·1060 | 1·4510 | 1·3200 | 3·1330 | 9·3240 |
| 61 | ·4973 | ·0962 | ·5632 | 1·9800 | ·8389 | 1·2140 | 1·7800 | 3·9540 | 9·7669 |
| 62 | ·5018 | ·1154 | ·5955 | 2·1850 | 1·3280 | 1·2070 | 1·6650 | 5·0990 | 11·4840 |
| 63 | ·5130 | ·1323 | ·6175 | 2·2760 | 1·1430 | 1·2940 | 1·4810 | 5·9910 | 12·1850 |
| 64 | ·5047 | ·1563 | ·6328 | 2·2960 | 1·1760 | 1·3510 | 2·0610 | 6·4940 | 13·3780 |
| 65 | ·5028 | ·1742 | ·6474 | 2·1840 | 1·1690 | 1·4470 | 2·0420 | 7·9520 | 14·7940 |
| 66 | ·4918 | ·1993 | ·6527 | 2·1220 | 1·0470 | 1·7350 | 2·2940 | 8·7440 | 15·9420 |
| 67 | ·5226 | ·2246 | ·6933 | 2·6230 | 1·5140 | 1·6030 | 2·7800 | 9·2410 | 17·7610 |
| 68 | ·4895 | ·2522 | ·7066 | 2·0280 | 1·0780 | 1·7580 | 2·6140 | 10·9500 | 18·4280 |
| 69 | ·5204 | ·2798 | ·7461 | 2·3850 | 1·5290 | 1·9950 | 2·4·30 | 11·9900 | 20·3720 |
| 70 | ·4668 | ·3475 | ·7461 | 1·8800 | 1·2750 | 1·5640 | 3·7450 | 14·5800 | 23·0440 |
| 71 | ·4369 | ·3991 | ·7773 | 1·8240 | 1·1180 | 1·3950 | 2·3280 | 18·4000 | 25·0650 |
| 72 | ·3871 | ·4470 | ·7832 | 1·7100 | 1·3040 | 2·3590 | 2·3320 | 19·1500 | 26·8550 |
| 73 | ·3944 | ·4677 | ·8000 | 1·7360 | 1·6790 | 2·2250 | 3·7240 | 20·2300 | 29·5940 |
| 74 | ·3569 | ·5184 | ·8079 | 1·1990 | ·8618 | 1·7770 | 4·0050 | 23·8900 | 31·7328 |
| 75 | ·3266 | ·5632 | ·8409 | 1·2900 | ·-266 | 1·4200 | 3·1930 | 25·9400 | 32·5696 |
| 76 | ·3610 | ·5562 | ·8878 | 1·3070 | 1·1320 | 1·9420 | 3·0250 | 26·5100 | 33·9160 |
| 77 | ·2941 | ·6353 | ·8706 | ·9412 | 1·0470 | 1·7300 | 3·5530 | 27·2900 | 34·5612 |
| 78 | ·3007 | ·6166 | ·8722 | 1·3980 | ·5715 | ·7218 | 2·0600 | 28·8700 | 33·6213 |
| 79 | ·2783 | ·6261 | ·9042 | 1·2520 | ·7303 | 1·7040 | 2·7650 | 28·8300 | 35·2813 |
| 80 | ·2979 | ·7447 | ·9574 | ·9788 | ·8281 | 2·2350 | 2·5540 | 33·3600 | 39·9559 |
| 81 | ·2892 | ·8435 | 1·0600 | 1·4940 | ·4338 | ·0000 | 3·0370 | 35·7000 | 40·6648 |
| 82 | ·2143 | ·7499 | ·9642 | 1·3930 | 1·5360 | 1·8570 | ·7142 | 32·0300 | 37·5302 |
| 83 | ·2703 | ·7567 | ·9729 | ·1621 | ·8108 | 2·2700 | 5·4050 | 29·7300 | 38·3779 |
| 84 | ·2424 | ·7273 | ·8484 | ·9090 | 1·3940 | 1·0300 | 2·1820 | 32·6000 | 38·1150 |
| 85 | ·2143 | ·6428 | ·8572 | 1·5710 | ·3572 | 1·8580 | 1·6430 | 33·0800 | 38·5092 |
| 86 | ·1904 | ·6667 | ·8570 | ·3810 | 1·1430 | 2·4770 | ·6667 | 31·9000 | 36·5677 |
| 87 | ·2222 | ·7778 | ·8890 | ·4445 | ·0000 | ·0000 | 3·0000 | 31·1200 | 36·5645 |
| 88 | ·1666 | ·8333 | 1·0000 | 1·5000 | 2·1660 | 4·3330 | ·6667 | 40·3300 | 48·9957 |
| 89 | ·4000 | ·8000 | 1·2000 | 2·0000 | ·0000 | ·0000 | ·0000 | 35·6000 | 37·6000 |
| 90 | ·0000 | ·0000 | ·0000 | ·0000 | ·0000 | ·0000 | ·0000 | ·0000 | ·0000 |
| 91 | ·0000 | ·0000 | ·0000 | ·0000 | ·0000 | ·0000 | ·0000 | ·0000 | ·0000 |
| 92 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 93 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 94 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 95 | .. | ... | ... | ... | ... | ... | ... | ... | ... |
| 96 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 97 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 98 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 99 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | .. | ... | ... | ... | ... | ... |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

### PART V. (*a.*)—Experience of Whole Society. Groups A. H. J., B. C. D., E. F., and G. (combined).

| Age. | Years of Life Exposed to Risk of Sickness. | Number of Sickness Claims. | | | |
|---|---|---|---|---|---|
| | | First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | First Three Months of Sickness. |
| | (1) | (2) | (3) | (4) | (5) |
| 15 | 29 | 18 | .. | 18 | 40 |
| 16 | 861 | 803 | ... | 803 | 2006 |
| 17 | 13201·5 | 3910 | ... | 3910 | 11302 |
| 18 | 28305 | 8784 | ... | 8784 | 24824 |
| 19 | 59515·5 | 15688 | 2 | 15688 | 45005 |
| 20 | 73434·5 | 19152 | 11 | 19155 | 55514 |
| 21 | 83234 | 20805 | 26 | 20812 | 60634 |
| 22 | 89453·5 | 21530 | 52 | 21551 | 63322 |
| 23 | 93373 | 22162 | 73 | 22205 | 65081 |
| 24 | 94622·5 | 22376 | 94 | 22429 | 66349 |
| 25 | 95373 | 22231 | 116 | 22298 | 66769 |
| 26 | 94864·5 | 22348 | 130 | 22440 | 66430 |
| 27 | 93863·5 | 21975 | 135 | 22071 | 65796 |
| 28 | 92494 | 21615 | 149 | 21715 | 64595 |
| 29 | 91640 | 21357 | 146 | 21458 | 64485 |
| 30 | 90890·5 | 21170 | 164 | 21301 | 64345 |
| 31 | 88914·5 | 20911 | 179 | 21032 | 65260 |
| 32 | 86595·5 | 20431 | 179 | 20557 | 63360 |
| 33 | 85033 | 19963 | 219 | 20110 | 63025 |
| 34 | 82091 | 19226 | 235 | 19400 | 60949 |
| 35 | 79122 | 18488 | 270 | 18696 | 60521 |
| 36 | 76401·5 | 18088 | 251 | 18283 | 58762 |
| 37 | 73874 | 17612 | 285 | 17826 | 57987 |
| 38 | 70671 | 16881 | 297 | 17110 | 56703 |
| 39 | 68406 | 16552 | 338 | 16811 | 56663 |
| 40 | 66546·5 | 16216 | 362 | 16495 | 55708 |
| 41 | 64306·5 | 15988 | 406 | 16295 | 55720 |
| 42 | 61856·5 | 15396 | 408 | 15731 | 54874 |
| 43 | 59879·5 | 15046 | 424 | 15377 | 53556 |
| 44 | 57895 | 14671 | 451 | 15022 | 52755 |
| 45 | 55407·5 | 14214 | 462 | 14582 | 51803 |
| 46 | 53055 | 13703 | 481 | 14092 | 51179 |
| 47 | 51321·5 | 13488 | 512 | 13901 | 50360 |
| 48 | 49712 | 13193 | 542 | 13630 | 49537 |
| 49 | 47863 | 12976 | 606 | 13448 | 49977 |
| 50 | 46105 | 12550 | 615 | 13055 | 50166 |
| 51 | 44476 | 12381 | 700 | 12956 | 48784 |
| 52 | 42702·5 | 11953 | 791 | 12577 | 48680 |
| 53 | 41076·5 | 11707 | 835 | 12416 | 48560 |
| 54 | 39108·5 | 11304 | 872 | 11999 | 46004 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

### PART V. (*a*).—Experience of Whole Society. Groups A. H. J., B. C. D., E. F., and G. (combined).

| Number of Weeks of Sickness-Claim. | | | | | Age. |
|---|---|---|---|---|---|
| Second Three Months of Sickness. (6) | Second Six Months of Sickness. (7) | Second Twelve Months of Sickness. (8) | Remainder of Sickness. (9) | All Periods of Sickness. (10) | |
| ... | ... | ... | ... | 40 | 15 |
| 52 | ... | ... | ... | 2058 | 16 |
| 716 | 242 | 11 | ... | 12271 | 17 |
| 1829 | 795 | 153 | ... | 27601 | 18 |
| 3987 | 1962 | 599 | 30 | 51583 | 19 |
| 5534 | 3150 | 1387 | 209 | 65794 | 20 |
| 6692 | 3648 | 2056 | 598 | 73628 | 21 |
| 7773 | 4589 | 2457 | 1619 | 79760 | 22 |
| 7730 | 5288 | 3059 | 2504 | 83661 | 23 |
| 8521 | 4802 | 3666 | 3078 | 86416 | 24 |
| 9164 | 5779 | 3513 | 3980 | 89206 | 25 |
| 8514 | 5695 | 3799 | 4910 | 89349 | 26 |
| 9147 | 6767 | 4007 | 4923 | 90640 | 27 |
| 8742 | 6002 | 4149 | 5484 | 88972 | 28 |
| 8921 | 6084 | 3900 | 5531 | 88922 | 29 |
| 9505 | 6266 | 4819 | 6625 | 91559 | 30 |
| 9598 | 6752 | 4663 | 6931 | 93205 | 31 |
| 9362 | 6608 | 5098 | 6843 | 91271 | 32 |
| 9545 | 7257 | 5400 | 8457 | 93683 | 33 |
| 9822 | 6680 | 4677 | 9546 | 91674 | 34 |
| 9969 | 6898 | 4868 | 11094 | 93350 | 35 |
| 10204 | 7950 | 4971 | 10592 | 92478 | 36 |
| 9822 | 7501 | 5935 | 11594 | 92839 | 37 |
| 10029 | 7403 | 5693 | 12660 | 92488 | 38 |
| 10263 | 7886 | 5819 | 14353 | 94985 | 39 |
| 10286 | 8187 | 6741 | 15275 | 96196 | 40 |
| 10767 | 7875 | 6815 | 16766 | 97944 | 41 |
| 10837 | 9067 | 6623 | 17163 | 98565 | 42 |
| 11303 | 8752 | 7772 | 17763 | 99145 | 43 |
| 10939 | 8733 | 7673 | 18770 | 98871 | 44 |
| 11203 | 8799 | 7134 | 19848 | 98787 | 45 |
| 11360 | 9589 | 7492 | 21057 | 100677 | 46 |
| 11778 | 9227 | 7764 | 22122 | 101251 | 47 |
| 11876 | 9882 | 8019 | 23590 | 102905 | 48 |
| 12242 | 10233 | 9453 | 25559 | 107465 | 49 |
| 12515 | 10043 | 8574 | 27499 | 108796 | 50 |
| 12970 | 11948 | 10058 | 30868 | 114628 | 51 |
| 13032 | 11049 | 11334 | 33645 | 117740 | 52 |
| 13687 | 12026 | 10255 | 37132 | 121660 | 53 |
| 14032 | 13167 | 12382 | 37830 | 123415 | 54 |

## TABLE D.—*continued.*

### SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

### PART V. (*a.*)—Experience of Whole Society. Groups A. H. J., B. C. D., E. F., and G. (combined).—*contd.*

| Age. | Years of Life Exposed to Risk of Sickness. | Number of Sickness Claims. | | | |
|---|---|---|---|---|---|
| | | First Two Years of Sickness. | Remainder of Sickness After Two Years. | All Sickness. | First Three Months of Sickness. |
| | (1) | (2) | (3) | (4) | (5) |
| 55 | 37134·5 | 11135 | 944 | 11914 | 46799 |
| 56 | 34937·5 | 10645 | 1005 | 11485 | 45438 |
| 57 | 32952 | 10300 | 1046 | 11147 | 44744 |
| 58 | 30406·5 | 9692 | 1058 | 10558 | 42582 |
| 59 | 28456 | 9248 | 1124 | 10136 | 40105 |
| 60 | 26405·5 | 8901 | 1173 | 9835 | 39709 |
| 61 | 24312 | 8399 | 1261 | 9383 | 37650 |
| 62 | 22032 | 7745 | 1284 | 8777 | 34724 |
| 63 | 19914 | 7192 | 1352 | 8252 | 33500 |
| 64 | 17711 | 6555 | 1417 | 7689 | 30634 |
| 65 | 15662 | 6002 | 1436 | 7145 | 27570 |
| 66 | 13897 | 5383 | 1485 | 6596 | 25225 |
| 67 | 12496 | 4944 | 1545 | 6180 | 23081 |
| 68 | 11073·5 | 4449 | 1517 | 5710 | 21190 |
| 69 | 10195 | 4240 | 1589 | 5529 | 20606 |
| 70 | 9274·5 | 3851 | 1713 | 5255 | 18184 |
| 71 | 8560·5 | 3547 | 1792 | 5010 | 16858 |
| 72 | 7790·5 | 3234 | 1832 | 4748 | 15054 |
| 73 | 7269 | 2982 | 1926 | 4588 | 14229 |
| 74 | 6407·5 | 2612 | 1901 | 4216 | 11894 |
| 75 | 5627 | 2313 | 1833 | 3866 | 10897 |
| 76 | 4952·5 | 2041 | 1780 | 3547 | 9493 |
| 77 | 4242·5 | 1686 | 1684 | 3128 | 7682 |
| 78 | 3479 | 1377 | 1539 | 2699 | 6387 |
| 79 | 2894 | 1077 | 1341 | 2270 | 4884 |
| 80 | 2327·5 | 885 | 1190 | 1930 | 3822 |
| 81 | 1901 | 682 | 1020 | 1599 | 3145 |
| 82 | 1499 | 515 | 877 | 1291 | 2214 |
| 83 | 1204·5 | 378 | 732 | 1047 | 1786 |
| 84 | 929 | 292 | 585 | 827 | 1169 |
| 85 | 720 | 231 | 479 | 667 | 1041 |
| 86 | 494 | 146 | 347 | 468 | 618 |
| 87 | 350·5 | 98 | 239 | 325 | 428 |
| 88 | 225 | 57 | 156 | 203 | 210 |
| 89 | 151 | 38 | 117 | 147 | 150 |
| 90 | 96 | 23 | 76 | 92 | 53 |
| 91 | 67 | 17 | 50 | 63 | 92 |
| 92 | 40·5 | 11 | 32 | 39 | 33 |
| 93 | 24·5 | 7 | 21 | 26 | 27 |
| 94 | 19 | 3 | 16 | 18 | ... |
| 95 | 7 | 2 | 8 | 10 | 26 |
| 96 | 6 | ... | 5 | 5 | ... |
| 97 | 3·5 | 1 | 2 | 3 | 2 |
| 98 | 1·5 | 1 | 1 | 2 | 5 |
| 99 | 1· | ... | 1 | 1 | ... |
| 100 | ·5 | 1 | ... | 1 | 1 |
| Total. | 2,995,724·5 | 781,800 | 54,349 | 826,466 | 2,741 343 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

### PART V. (*a*). Experience of Whole Society.
### Groups A. H. J., B. C. D., E. F., and G. (combined).—*contd.*

| Number of Weeks of Sickness-Claim. | | | | | Age. |
|---|---|---|---|---|---|
| Second Three Months of Sickness. (6) | Second Six Months of Sickness. (7) | Second Twelve Months of Sickness. (8) | Remainder of Sickness. (9) | All Periods of Sickness. (10) | |
| 13611 | 12752 | 12940 | 42017 | 128119 | 55 |
| 14268 | 13567 | 12636 | 44736 | 130645 | 56 |
| 14768 | 14918 | 13509 | 45390 | 133329 | 57 |
| 14843 | 14816 | 14662 | 46481 | 133385 | 58 |
| 14317 | 15059 | 16451 | 48226 | 134156 | 59 |
| 14553 | 15616 | 16250 | 50815 | 136943 | 60 |
| 14516 | 16424 | 17252 | 53416 | 139259 | 61 |
| 14306 | 15636 | 18598 | 55401 | 138663 | 62 |
| 14126 | 16112 | 17475 | 59279 | 140492 | 63 |
| 13488 | 15760 | 20439 | 60443 | 140764 | 64 |
| 12517 | 15244 | 18789 | 62527 | 136647 | 65 |
| 11606 | 15335 | 18868 | 65141 | 136176 | 66 |
| 11203 | 12917 | 18930 | 66884 | 133014 | 67 |
| 10849 | 13796 | 17496 | 66716 | 130047 | 68 |
| 10814 | 14696 | 18771 | 69452 | 134340 | 69 |
| 9954 | 13923 | 20271 | 74672 | 137004 | 70 |
| 9755 | 13551 | 19585 | 78222 | 137970 | 71 |
| 9216 | 13066 | 19580 | 80566 | 137482 | 72 |
| 8806 | 12593 | 18643 | 84563 | 138833 | 73 |
| 7450 | 11875 | 17688 | 83715 | 132621 | 74 |
| 6855 | 10223 | 16428 | 81205 | 125609 | 75 |
| 6180 | 9351 | 16264 | 78772 | 120060 | 76 |
| 5379 | 8771 | 13129 | 74384 | 109345 | 77 |
| 4362 | 6069 | 11404 | 66864 | 95086 | 78 |
| 3436 | 5688 | 8724 | 60093 | 82825 | 79 |
| 2940 | 4563 | 7935 | 51413 | 76674 | 80 |
| 2296 | 3560 | 5875 | 45259 | 60135 | 81 |
| 1609 | 2394 | 4782 | 38275 | 49273 | 82 |
| 1487 | 2210 | 3355 | 32887 | 41725 | 83 |
| 795 | 1576 | 2828 | 25515 | 31884 | 84 |
| 763 | 1089 | 2157 | 20712 | 25762 | 85 |
| 502 | 824 | 1372 | 14280 | 17597 | 86 |
| 353 | 513 | 704 | 10768 | 12766 | 87 |
| 143 | 360 | 625 | 6928 | 8265 | 88 |
| 147 | 214 | 333 | 4864 | 5709 | 89 |
| 63 | 156 | 364 | 3035 | 3671 | 90 |
| 61 | 77 | 159 | 2125 | 2515 | 91 |
| 36 | 67 | 131 | 1349 | 1616 | 92 |
| 23 | 34 | 76 | 854 | 1013 | 93 |
| 3 | 27 | 25 | 733 | 789 | 94 |
| 26 | ... | .. | 345 | 398 | 95 |
| ... | ... | ... | 206 | 206 | 96 |
| ... | ... | ... | 46 | 48 | 97 |
| ... | ... | ... | 51 | 56 | 98 |
| ... | ... | ... | 30 | 30 | 99 |
| 1 | ... | ... | ... | 14 | 100 |
| 646,694 | 620,003 | 658,291 | 2,356,103 | 7,022,438 | |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

**PART V. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of the Whole Society.**

| Age. | Unadjusted Rates. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | |
| | First Two Years of Sickness. (1) | Remainder of Sickness after Two Years. (2) | All Sickness. (3) | First Three Months. (4) | Second Three Months. (5) | Second Six Months. (6) | Second Twelve Months. (7) | After Two Years. (8) | All Periods. (9) |
| 15 | | | | | | | | | |
| 16 | ·3359 | ·0000 | ·3359 | ·9462 | ·0558 | ·0170 | ·0010 | ·0000 | 1·0200 |
| 17 | | | | | | | | | |
| 18 | ·3103 | ·0000 | ·3103 | ·8770 | ·0646 | ·0281 | ·0054 | ·0000 | ·9751 |
| 19 | ·2636 | ·0000 | ·2636 | ·7562 | ·0670 | ·0330 | ·0100 | ·0005 | ·8667 |
| 20 | ·2607 | ·0001 | ·2608 | ·7560 | ·0753 | ·0429 | ·0190 | ·0028 | ·8960 |
| 21 | ·2500 | ·0003 | ·2500 | ·7285 | ·0804 | ·0438 | ·0247 | ·0072 | ·8846 |
| 22 | ·2406 | ·0006 | ·2408 | ·7079 | ·0869 | ·0513 | ·0274 | ·0181 | ·8916 |
| 23 | ·2373 | ·0008 | ·2378 | ·6970 | ·0828 | ·0566 | ·0328 | ·0268 | ·8960 |
| 24 | ·2364 | ·0010 | ·2370 | ·7012 | ·0901 | ·0507 | ·0388 | ·0325 | ·9133 |
| 25 | ·2331 | ·0012 | ·2338 | ·7001 | ·0961 | ·0606 | ·0368 | ·0417 | ·9353 |
| 26 | ·2356 | ·0014 | ·2365 | ·7002 | ·0898 | ·0600 | ·0401 | ·0518 | ·9419 |
| 27 | ·2342 | ·0014 | ·2352 | ·7010 | ·0974 | ·0721 | ·0428 | ·0524 | ·9657 |
| 28 | ·2336 | ·0016 | ·2348 | ·6984 | ·0945 | ·0649 | ·0448 | ·0593 | ·9619 |
| 29 | ·2331 | ·0016 | ·2342 | ·7037 | ·0973 | ·0664 | ·0425 | ·0604 | ·9703 |
| 30 | ·2329 | ·0018 | ·2344 | ·7079 | ·1046 | ·0689 | ·0530 | ·0729 | 1·0073 |
| 31 | ·2352 | ·0020 | ·2364 | ·7340 | ·1079 | ·0760 | ·0524 | ·0780 | 1·0483 |
| 32 | ·2359 | ·0021 | ·2374 | ·7317 | ·1081 | ·0763 | ·0589 | ·0790 | 1·0540 |
| 33 | ·2347 | ·0026 | ·2365 | ·7412 | ·1122 | ·0853 | ·0635 | ·0995 | 1·1017 |
| 34 | ·2397 | ·0029 | ·2363 | ·7425 | ·1196 | ·0814 | ·0569 | ·1163 | 1·1167 |
| 35 | ·2336 | ·0034 | ·2363 | ·7649 | ·1260 | ·0872 | ·0615 | ·1402 | 1·1798 |
| 36 | ·2368 | ·0033 | ·2393 | ·7691 | ·1336 | ·1040 | ·0651 | ·1386 | 1·2104 |
| 37 | ·2383 | ·0039 | ·2413 | ·7849 | ·1330 | ·1015 | ·0804 | ·1569 | 1·2567 |
| 38 | ·2389 | ·0042 | ·2421 | ·8024 | ·1419 | ·1047 | ·0806 | ·1791 | 1·3087 |
| 39 | ·2419 | ·0049 | ·2458 | ·8283 | ·1501 | ·1153 | ·0851 | ·2098 | 1·3886 |
| 40 | ·2437 | ·0054 | ·2478 | ·8371 | ·1546 | ·1230 | ·1013 | ·2295 | 1·4455 |
| 41 | ·2486 | ·0063 | ·2535 | ·8665 | ·1674 | ·1225 | ·1060 | ·2607 | 1·5231 |
| 42 | ·2490 | ·0066 | ·2543 | ·8871 | ·1752 | ·1466 | ·1070 | ·2775 | 1·5934 |
| 43 | ·2514 | ·0071 | ·2568 | ·8944 | ·1888 | ·1461 | ·1298 | ·2967 | 1·6558 |
| 44 | ·2477 | ·0078 | ·2595 | ·9112 | ·1890 | ·1508 | ·1326 | ·3242 | 1·7078 |
| 45 | ·2564 | ·0083 | ·2631 | ·9349 | ·2022 | ·1588 | ·1288 | ·3582 | 1·7829 |
| 46 | ·2582 | ·0091 | ·2656 | ·9646 | ·2141 | ·1808 | ·1412 | ·3969 | 1·8976 |
| 47 | ·2628 | ·0100 | ·2708 | ·9813 | ·2295 | ·1798 | ·1513 | ·4310 | 1·9729 |
| 48 | ·2653 | ·0109 | ·2742 | ·9965 | ·2389 | ·1988 | ·1614 | ·4745 | 2·0701 |
| 49 | ·2713 | ·0127 | ·2809 | 1·0442 | ·2558 | ·2138 | ·1974 | ·5340 | 2·2452 |
| 50 | ·2722 | ·0133 | ·2830 | 1·0881 | ·2714 | ·2179 | ·1860 | ·5964 | 2·3598 |
| 51 | ·2784 | ·0157 | ·2915 | 1·0969 | ·2916 | ·2686 | ·2262 | ·6940 | 2·5773 |
| 52 | ·2799 | ·0185 | ·2945 | 1·1400 | ·3051 | ·2588 | ·2653 | ·7879 | 2·7571 |
| 53 | ·2851 | ·0203 | ·3024 | 1·1822 | ·3332 | ·2928 | ·2496 | ·9040 | 2·9618 |
| 54 | ·2889 | ·0223 | ·3068 | 1·1763 | ·3588 | ·3367 | ·3164 | ·9673 | 3·1555 |

## Table D.—*continued.*

### Sickness Experience 1893–97 (In Occupation Groups).

**PART V. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of the Whole Society.**

| Adjusted Rates. | | | | | | | | | Age. |
|---|---|---|---|---|---|---|---|---|---|
| Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | | |
| First Two Years of Sickness. (10) | Remainder of Sickness after Two Years. (11) | All Sickness. (12) | First Three Months. (13) | Second Three Months. (14) | Second Six Months. (15) | Second Twelve Months. (16) | After Two Years. (17) | All Periods. (18) | |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 15 |
| ·331 | ·000 | ·331 | ·930 | ·054 | ·021 | ·000 | ·000 | 1·005 | 16 |
| ·321 | ·000 | ·321 | ·899 | ·057 | ·024 | ·000 | ·000 | ·980 | 17 |
| ·303 | ·000 | ·303 | ·855 | ·063 | ·028 | ·006 | ·000 | ·952 | 18 |
| ·280 | ·000 | ·280 | ·807 | ·069 | ·035 | ·012 | ·001 | ·924 | 19 |
| ·265 | ·000 | ·266 | ·763 | ·075 | ·041 | ·018 | ·004 | ·901 | 20 |
| ·251 | ·000 | ·251 | ·729 | ·081 | ·046 | ·024 | ·009 | ·889 | 21 |
| ·240 | ·000 | ·241 | ·708 | ·086 | ·051 | ·029 | ·016 | ·890 | 22 |
| ·236 | ·000 | ·236 | ·699 | ·088 | ·054 | ·035 | ·024 | ·900 | 23 |
| ·236 | ·000 | ·237 | ·695 | ·091 | ·057 | ·037 | ·033 | ·913 | 24 |
| ·234 | ·001 | ·235 | ·695 | ·093 | ·059 | ·040 | ·041 | ·928 | 25 |
| ·234 | ·001 | ·235 | ·696 | ·094 | ·062 | ·041 | ·048 | ·941 | 26 |
| ·234 | ·001 | ·235 | ·697 | ·096 | ·064 | ·044 | ·053 | ·954 | 27 |
| ·234 | ·002 | ·235 | ·701 | ·098 | ·065 | ·046 | ·058 | ·968 | 28 |
| ·233 | ·002 | ·235 | ·706 | ·101 | ·067 | ·048 | ·063 | ·985 | 29 |
| ·234 | ·002 | ·235 | ·713 | ·104 | ·069 | ·052 | ·069 | 1·007 | 30 |
| ·235 | ·002 | ·235 | ·722 | ·107 | ·071 | ·055 | ·078 | 1·033 | 31 |
| ·235 | ·002 | ·236 | ·731 | ·111 | ·075 | ·058 | ·088 | 1·063 | 32 |
| ·234 | ·003 | ·236 | ·740 | ·115 | ·079 | ·060 | ·101 | 1·095 | 33 |
| ·237 | ·003 | ·236 | ·750 | ·119 | ·084 | ·062 | ·114 | 1·129 | 34 |
| ·236 | ·003 | ·237 | ·761 | ·124 | ·089 | ·065 | ·129 | 1·168 | 35 |
| ·237 | ·003 | ·238 | ·773 | ·130 | ·094 | ·070 | ·145 | 1·212 | 36 |
| ·238 | ·004 | ·241 | ·788 | ·135 | ·101 | ·075 | ·163 | 1·262 | 37 |
| ·240 | ·004 | ·243 | ·805 | ·142 | ·107 | ·083 | ·183 | 1·320 | 38 |
| ·242 | ·005 | ·246 | ·824 | ·148 | ·115 | ·090 | ·206 | 1·383 | 39 |
| ·244 | ·005 | ·249 | ·843 | ·156 | ·123 | ·097 | ·230 | 1·449 | 40 |
| ·247 | ·006 | ·252 | ·862 | ·165 | ·130 | ·106 | ·253 | 1·516 | 41 |
| ·248 | ·007 | ·254 | ·881 | ·173 | ·138 | ·113 | ·277 | 1·582 | 42 |
| ·250 | ·007 | ·257 | ·899 | ·182 | ·146 | ·121 | ·301 | 1·649 | 43 |
| ·252 | ·008 | ·260 | ·918 | ·191 | ·154 | ·128 | ·327 | 1·718 | 44 |
| ·255 | ·008 | ·263 | ·938 | ·200 | ·164 | ·135 | ·357 | 1·794 | 45 |
| ·258 | ·009 | ·266 | ·960 | ·210 | ·175 | ·143 | ·391 | 1·879 | 46 |
| ·262 | ·010 | ·271 | ·985 | ·222 | ·187 | ·154 | ·431 | 1·979 | 47 |
| ·265 | ·011 | ·275 | 1·012 | ·237 | ·199 | ·168 | ·480 | 2·096 | 48 |
| ·270 | ·013 | ·280 | 1·041 | ·254 | ·213 | ·185 | ·538 | 2·231 | 49 |
| ·272 | ·014 | ·284 | 1·072 | ·272 | ·228 | ·203 | ·609 | 2·384 | 50 |
| ·277 | ·016 | ·290 | 1·104 | ·289 | ·248 | ·224 | ·691 | 2·556 | 51 |
| ·281 | ·018 | ·295 | 1·137 | ·309 | ·268 | ·247 | ·784 | 2·745 | 52 |
| ·286 | ·020 | ·302 | 1·173 | ·328 | ·294 | ·272 | ·888 | 2·955 | 53 |
| ·291 | ·022 | ·310 | 1·212 | ·352 | ·322 | ·300 | ·999 | 3·185 | 54 |

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART V. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of the Whole Society.—*continued.*

| Age. | Unadjusted Rates. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | |
| | First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 55 | ·2999 | ·0254 | ·3207 | 1·2603 | ·3665 | ·3434 | ·3485 | 1·1315 | 3·4502 |
| 56 | ·3046 | ·0287 | ·3289 | 1·3005 | ·4084 | ·3883 | ·3619 | 1·2804 | 3·7395 |
| 57 | ·3125 | ·0317 | ·3383 | 1·3578 | ·4482 | ·4527 | ·4100 | 1·3775 | 4·0462 |
| 58 | ·3187 | ·0348 | ·3473 | 1·4005 | ·4881 | ·4873 | ·4820 | 1·5287 | 4·3866 |
| 59 | ·3250 | ·0395 | ·3563 | 1·4094 | ·5031 | ·5292 | ·5782 | 1·6948 | 4·7147 |
| 60 | ·3370 | ·0444 | ·3725 | 1·5038 | ·5511 | ·5914 | ·6153 | 1·9244 | 5·1860 |
| 61 | ·3455 | ·0519 | ·3859 | 1·5486 | ·5971 | ·6755 | ·7098 | 2·1971 | 5·7281 |
| 62 | ·3515 | ·0583 | ·3983 | 1·5761 | ·6493 | ·7097 | ·8439 | 2·5146 | 6·2936 |
| 63 | ·3611 | ·0679 | ·4144 | 1·6822 | ·7094 | ·8091 | ·8775 | 2·9767 | 7·0549 |
| 64 | ·3701 | ·0800 | ·4342 | 1·7297 | ·7616 | ·8898 | 1·1538 | 3·4128 | 7·9477 |
| 65 | ·3832 | ·0917 | ·4562 | 1·7603 | ·7992 | ·9733 | 1·1998 | 3·9923 | 8·7249 |
| 66 | ·3874 | ·1069 | ·4746 | 1·8151 | ·8352 | 1·1036 | 1·3579 | 4·6874 | 9·7992 |
| 67 | ·3957 | ·1236 | ·4945 | 1·8471 | ·8965 | 1·0337 | 1·5143 | 5·3524 | 10·6440 |
| 68 | ·4018 | ·1370 | ·5156 | 1·9136 | ·9798 | 1·2458 | 1·5808 | 6·0250 | 11·7450 |
| 69 | ·4159 | ·1559 | ·5423 | 2·0212 | 1·0608 | 1·4413 | 1·8415 | 6·8122 | 13·1770 |
| 70 | ·4153 | ·1847 | ·5666 | 1·9607 | 1·0732 | 1·5012 | 2·1855 | 8·0514 | 14·7720 |
| 71 | ·4144 | ·2093 | ·5852 | 1·9693 | 1·1395 | 1·5830 | 2·2876 | 9·1376 | 16·1170 |
| 72 | ·4151 | ·2352 | ·6094 | 1·9323 | 1·1830 | 1·6772 | 2·5135 | 10·3410 | 17·6470 |
| 73 | ·4102 | ·2650 | ·6313 | 1·9575 | 1·2113 | 1·7325 | 2·5647 | 11·6330 | 19·0990 |
| 74 | ·4076 | ·2967 | ·6580 | 1·8563 | 1·1625 | 1·8533 | 2·7609 | 13·0650 | 20·6980 |
| 75 | ·4111 | ·3258 | ·6871 | 1·9366 | 1·2182 | 1·8167 | 2·9195 | 14·4310 | 22·3220 |
| 76 | ·4121 | ·3594 | ·7163 | 1·9168 | 1·2479 | 1·8883 | 3·2840 | 15·9060 | 24·2430 |
| 77 | ·3975 | ·3970 | ·7374 | 1·8107 | 1·2682 | 2·0671 | 3·0960 | 17·5330 | 25·7750 |
| 78 | ·3959 | ·4424 | ·7759 | 1·8359 | 1·2538 | 1·7444 | 3·2789 | 19·2190 | 27·3320 |
| 79 | ·3722 | ·4634 | ·7843 | 1·6876 | 1·1873 | 1·9655 | 3·0146 | 20·7640 | 28·6190 |
| 80 | ·3802 | ·5112 | ·8292 | 1·6421 | 1·2632 | 1·9609 | 3·4098 | 22·0890 | 30·3650 |
| 81 | ·3588 | ·5365 | ·8412 | 1·6544 | 1·2078 | 1·8727 | 3·0911 | 23·8080 | 31·6340 |
| 82 | ·3436 | ·5851 | ·8612 | 1·4770 | 1·0734 | 1·5964 | 3·1902 | 25·5340 | 32·8710 |
| 83 | ·3138 | ·6077 | ·8692 | 1·4828 | 1·2345 | 1·8348 | 2·7859 | 27·3030 | 34·6410 |
| 84 | ·3144 | ·6298 | ·8902 | 1·2583 | ·8558 | 1·6964 | 3·0445 | 27·4650 | 34·3200 |
| 85 | ·3208 | ·6653 | ·9264 | 1·4458 | 1·0598 | 1·5111 | 2·9973 | 28·7670 | 35·7810 |
| 86 | ·2956 | ·7025 | ·9474 | 1·2510 | 1·0162 | 1·6700 | 2·7768 | 28·9070 | 35·6210 |
| 87 | ·2797 | ·6819 | ·9272 | 1·2211 | 1·0071 | 1·4636 | 2·0082 | 30·7220 | 36·4220 |
| 88 | ·2533 | ·6933 | ·9022 | ·9333 | ·6356 | 1·6000 | 2·7731 | 30·7910 | 36·7330 |
| 89 | ·2517 | ·7749 | ·9734 | ·9934 | ·9801 | 1·4172 | 2·2063 | 32·2110 | 37·8080 |
| 90 | ·2395 | ·7916 | ·9583 | ·5521 | ·6562 | 1·6250 | 3·7907 | 31·6150 | 38·2390 |
| 91 | ·2537 | ·7463 | ·9401 | 1·3732 | ·9104 | 1·1642 | 2·3732 | 31·7170 | 37·5380 |
| 92 | ·2716 | ·7900 | ·9629 | ·8148 | ·8642 | 1·6543 | 3·2597 | 33·3080 | 39·9010 |
| 93 | ·2857 | ·8570 | 1·0610 | 1·1020 | ·9388 | 1·3877 | 3·0615 | 34·8570 | 41·3470 |
| 94 | ·1579 | ·8422 | ·9473 | ·0000 | ·1579 | 1·4211 | 1·3690 | 38·5790 | 41·5270 |
| 95 | ·2857 | 1·1430 | 1·4290 | 3·7142 | 3·7143 | ·0000 | ·1415 | 49·2860 | 56·8560 |
| 96 | ·0000 | ·8333 | ·8339 | ·0000 | ·0000 | ·0000 | ·0000 | 34·3340 | 34·3340 |
| 97 | ·2857 | ·5714 | ·8570 | ·5714 | ·0000 | ·0000 | ·0000 | 13·1430 | 13·7144 |
| 98 | ·6667 | ·6667 | 1·3330 | 3·3333 | ·0000 | ·0000 | ·0000 | 34·0000 | 37·3333 |
| 99 | ·0000 | 1·0000 | 1·0000 | ·0000 | ·0000 | ·0000 | ·0000 | 30·0000 | 30·0000 |
| 100 | 2·0000 | ·0000 | 2·0000 | 26·0000 | 2·0000 | ·0000 | ·0000 | ·0000 | 28·0000 |

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

**PART V. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of the Whole Society.—*continued.***

| Adjusted Rates. | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Proportion of Members Sick. | | | Weeks of Sickness per Member per Annum. | | | | | | |
| First Two Years of Sickness. | Remainder of Sickness after Two Years. | All Sickness. | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months | After Two Years. | All Periods. | Age. |
| (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | |
| ·298 | ·025 | ·319 | 1·255 | ·378 | ·355 | ·333 | 1·117 | 3·438 | 55 |
| ·304 | ·028 | ·327 | 1·299 | ·408 | ·394 | ·374 | 1·240 | 3·715 | 56 |
| ·312 | ·032 | ·338 | 1·345 | ·441 | ·436 | ·423 | 1·374 | 4·019 | 57 |
| ·319 | ·035 | ·348 | 1·392 | ·476 | ·484 | ·480 | 1·525 | 4·357 | 58 |
| ·327 | ·040 | ·359 | 1·440 | ·514 | ·538 | ·549 | 1·704 | 4·745 | 59 |
| ·335 | ·045 | ·371 | 1·490 | ·557 | ·597 | ·629 | 1·925 | 5·198 | 60 |
| ·344 | ·051 | ·385 | 1·545 | ·602 | ·663 | ·721 | 2·203 | 5·734 | 61 |
| ·353 | ·059 | ·399 | 1·603 | ·648 | ·734 | ·828 | 2·547 | 6·360 | 62 |
| ·362 | ·069 | ·416 | 1·662 | ·695 | ·808 | ·947 | 2·960 | 7·072 | 63 |
| ·370 | ·080 | ·432 | 1·721 | ·743 | ·884 | 1·072 | 3·443 | 7·863 | 64 |
| ·380 | ·092 | ·454 | 1·778 | ·792 | ·964 | 1·205 | 3·992 | 8·731 | 65 |
| ·389 | ·106 | ·474 | 1·833 | ·846 | 1·051 | 1·348 | 4·607 | 9·685 | 66 |
| ·397 | ·122 | ·496 | 1·884 | ·906 | 1·150 | 1·508 | 5·299 | 10·747 | 67 |
| ·404 | ·139 | ·518 | 1·926 | ·970 | 1·259 | 1·687 | 6·086 | 11·928 | 68 |
| ·411 | ·159 | ·541 | 1·954 | 1·032 | 1·374 | 1·883 | 6·981 | 13·224 | 69 |
| ·413 | ·183 | ·563 | 1·968 | 1·087 | 1·487 | 2·083 | 7·992 | 14·617 | 70 |
| ·414 | ·208 | ·585 | 1·967 | 1·131 | 1·590 | 2·280 | 9·116 | 16·084 | 71 |
| ·415 | ·235 | ·610 | 1·956 | 1·164 | 1·680 | 2·468 | 10·337 | 17·605 | 72 |
| ·413 | ·264 | ·633 | 1·941 | 1·189 | 1·754 | 2·644 | 11·644 | 19·172 | 73 |
| ·412 | ·297 | ·660 | 1·925 | 1·208 | 1·816 | 2·809 | 13·026 | 20·784 | 74 |
| ·409 | ·327 | ·685 | 1·905 | 1·225 | 1·867 | 2·956 | 14·475 | 22·428 | 75 |
| ·407 | ·362 | ·714 | 1·877 | 1·238 | 1·903 | 3·078 | 15·977 | 24·073 | 76 |
| ·400 | ·397 | ·741 | 1·840 | 1·247 | 1·922 | 3·166 | 17·530 | 25·705 | 77 |
| ·395 | ·436 | ·771 | 1·789 | 1·249 | 1·927 | 3·213 | 19·122 | 27·300 | 78 |
| ·381 | ·470 | ·793 | 1·728 | 1·239 | 1·911 | 3·222 | 20·744 | 28·844 | 79 |
| ·370 | ·506 | ·819 | 1·660 | 1·215 | 1·879 | 3·203 | 22·363 | 30·320 | 80 |
| ·356 | ·540 | ·838 | 1·589 | 1·185 | 1·832 | 3·164 | 23·926 | 31·696 | 81 |
| ·344 | ·580 | ·861 | 1·521 | 1·143 | 1·778 | 3·107 | 25·365 | 32·914 | 82 |
| ·328 | ·610 | ·879 | 1·456 | 1·100 | 1·718 | 3·019 | 26·638 | 33·931 | 83 |
| ·318 | ·631 | ·900 | 1·389 | 1·055 | 1·667 | 2·903 | 27·748 | 34·762 | 84 |
| ·306 | ·658 | ·918 | 1·316 | 1·001 | 1·621 | 2·771 | 28·702 | 35·411 | 85 |
| ·291 | ·690 | ·934 | 1·233 | ·942 | 1·578 | 2·658 | 29·527 | 35·938 | 86 |
| ·277 | ·700 | ·940 | 1·145 | ·920 | 1·510 | 2·608 | 30·228 | 36·411 | 87 |
| ·264 | ·714 | ·945 | 1·062 | ·914 | 1·507 | 2·548 | 30·892 | 36·923 | 88 |
| ·255 | ·749 | ·946 | 1·062 | ·914 | 1·507 | 2·548 | 31·494 | 37·525 | 89 |
| ·248 | ·770 | ·943 | 1·062 | ·914 | 1·507 | 2·548 | 32·216 | 38·247 | 90 |
| ·247 | ·778 | ·942 | 1·062 | ·914 | 1·507 | 2·548 | 32·991 | 39·022 | 91 |
| ·247 | ·808 | ·942 | 1·062 | ·914 | 1·507 | 2·548 | 32·991 | 39·022 | 92 |
| ·249 | ·838 | ·942 | 1·062 | ·914 | 1·507 | 2·548 | 32·991 | 39·022 | 93 |
| ·249 | ·844 | ·942 | 1·062 | ·914 | 1·507 | 2·548 | 32·991 | 39·022 | 94 |
| ·249 | ·852 | ·942 | 1·062 | ·914 | 1·507 | 2·548 | 32·991 | 39·022 | 95 |
| ·249 | ·863 | ·942 | 1·062 | ·914 | 1·507 | 2·548 | 32·991 | 39·022 | 96 |
| ·249 | ·862 | ·942 | 1·062 | ·914 | 1·507 | 2·548 | 32·991 | 39·022 | 97 |
| ·249 | ·857 | ·942 | 1·062 | ·914 | 1·507 | 2·548 | 32·991 | 39·022 | 98 |
| ·249 | ·857 | ·942 | 1·062 | ·914 | 1·507 | 2·548 | 32·991 | 39·022 | 99 |
| ·249 | ·857 | ·942 | 1·062 | ·914 | 1·507 | 2·548 | 32·991 | 39·022 | 100 |

## Table E.

### Secession Experience 1893–97 (in Geographical Areas).

### PART I. (*a.*)—Experience of Area 1 (Rural).

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. (1) | Secessions. (2) | Years of Life Exposed to Risk of Secession. (3) | Secessions. (4) | Years of Life Exposed to Risk of Secession. (5) | Secessions. (6) | |
| 15 | 160 | 1 | ... | ... | ... | ... | 15 |
| 16 | 2816 | 35 | ... | ... | ... | ... | 16 |
| 17 | 8609 | 182 | ... | ... | .. | ... | 17 |
| 18 | 19169·5 | 596 | ... | ... | ... | ... | 18 |
| 19 | 29427·5 | 1179 | ... | ... | ... | ... | 19 |
| 20 | 34303·5 | 1744 | ... | ... | ... | ... | 20 |
| 21 | 36769·5 | 1926 | 420 | 14 | ... | ... | 21 |
| 22 | 37609 | 1957 | 2734·5 | 106 | ... | ... | 22 |
| 23 | 38138·5 | 2078 | 6626·5 | 247 | ... | ... | 23 |
| 24 | 37515 | 2020 | 15279 | 632 | ... | ... | 24 |
| 25 | 36821 | 1821 | 19162 | 695 | ... | ... | 25 |
| 26 | 36165 | 1692 | 21690·5 | 746 | 482 | 9 | 26 |
| 27 | 35370 | 1620 | 23280·5 | 797 | 1844 | 50 | 27 |
| 28 | 34596 | 1392 | 24345·5 | 723 | 4136 | 84 | 28 |
| 29 | 34359·5 | 1392 | 25297 | 769 | 10457·5 | 279 | 29 |
| 30 | 33792·5 | 1302 | 25726·5 | 751 | 13532 | 312 | 30 |
| 31 | 32713·5 | 1150 | 25696·5 | 656 | 15829·5 | 347 | 31 |
| 32 | 31670·5 | 978 | 25564 | 566 | 17426 | 350 | 32 |
| 33 | 30957·5 | 900 | 25649·5 | 545 | 18696·5 | 346 | 33 |
| 34 | 29765 | 823 | 25069·5 | 522 | 19302·5 | 334 | 34 |
| 35 | 28575 | 781 | 24533 | 506 | 19649·5 | 347 | 35 |
| 36 | 27485·5 | 678 | 24002 | 432 | 19788·5 | 298 | 36 |
| 37 | 26306·5 | 542 | 23335 | 364 | 19768·5 | 249 | 37 |
| 38 | 25005 | 501 | 22408·5 | 350 | 19368·5 | 277 | 38 |
| 39 | 24029 | 448 | 21698 | 310 | 19092·5 | 237 | 39 |
| 40 | 23293 | 416 | 21230 | 267 | 19000 | 207 | 40 |
| 41 | 22369·5 | 375 | 20633·5 | 249 | 18730·5 | 199 | 41 |
| 42 | 21536·5 | 362 | 20029·5 | 260 | 18365 | 216 | 42 |
| 43 | 20687·5 | 269 | 19409 | 192 | 17943·5 | 170 | 43 |
| 44 | 20200·5 | 265 | 19051 | 197 | 17687·5 | 167 | 44 |
| 45 | 19212 | 225 | 18286·5 | 168 | 17075·5 | 139 | 45 |
| 46 | 18322 | 216 | 17651·5 | 179 | 16577 | 144 | 46 |
| 47 | 17693·5 | 173 | 17212 | 153 | 16302·5 | 137 | 47 |
| 48 | 17123 | 131 | 16793 | 123 | 15974·5 | 112 | 48 |
| 49 | 16462 | 133 | 16270·5 | 130 | 15567·5 | 113 | 49 |
| 50 | 15749 | 111 | 15681 | 108 | 15066 | 96 | 50 |
| 51 | 15046·5 | 94 | 14996 | 93 | 14495 | 80 | 51 |
| 52 | 14293·5 | 84 | 14250 | 83 | 13826 | 78 | 52 |
| 53 | 13666 | 62 | 13567·5 | 62 | 13296·5 | 62 | 53 |
| 54 | 12803 | 64 | 12765·5 | 64 | 12611·5 | 63 | 54 |

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

## PART I. (*a.*)—Experience of Area 1 (Rural).

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. (1) | Secessions. (2) | Years of Life Exposed to Risk of Secession. (3) | Secessions. (4) | Years of Life Exposed to Risk of Secession. (5) | Secessions. (6) | |
| 55 | 12122·5 | 71 | 12084·5 | 70 | 12044·5 | 70 | 55 |
| 56 | 11342 | 57 | 11315·5 | 57 | 11286·5 | 57 | 56 |
| 57 | 10700·5 | 43 | 10676·5 | 43 | 10649 | 43 | 57 |
| 58 | 9899 | 37 | 9869 | 37 | 9845·5 | 37 | 58 |
| 59 | 9249·5 | 23 | 9216 | 21 | 9201 | 21 | 59 |
| 60 | 8675 | 42 | 8643·5 | 42 | 8627·5 | 42 | 60 |
| 61 | 7923·5 | 32 | 7895 | 32 | 7880 | 32 | 61 |
| 62 | 7172 | 21 | 7146 | 21 | 7130 | 21 | 62 |
| 63 | 6450 | 12 | 6427 | 12 | 6418 | 12 | 63 |
| 64 | 5706 | 12 | 5688 | 12 | 5681 | 12 | 64 |
| 65 | 4959 | 13 | 4947 | 13 | 4941 | 13 | 65 |
| 66 | 4456 | 12 | 4446 | 11 | 4441 | 11 | 66 |
| 67 | 4038·5 | 6 | 4032·5 | 6 | 4026 | 6 | 67 |
| 68 | 3651·5 | 6 | 3639 | 6 | 3635 | 6 | 68 |
| 69 | 3355·5 | 4 | 3337·5 | 4 | 3333·5 | 4 | 69 |
| 70 | 3132 | 5 | 3109·5 | 5 | 3104 | 5 | 70 |
| 71 | 2880·5 | 7 | 2858·5 | 7 | 2852·5 | 7 | 71 |
| 72 | 2617 | 2 | 2595 | 2 | 2586 | 2 | 72 |
| 73 | 2413·5 | 3 | 2396·5 | 3 | 2390 | 3 | 73 |
| 74 | 2166·5 | 6 | 2150·5 | 6 | 2144 | 6 | 74 |
| 75 | 1871·5 | 3 | 1855 | 3 | 1852·5 | 3 | 75 |
| 76 | 1648·5 | 4 | 1633·5 | 4 | 1631·5 | 4 | 76 |
| 77 | 1394 | 2 | 1386·5 | 2 | 1381·5 | 1 | 77 |
| 78 | 1135 | 1 | 1131 | 1 | 1128 | 1 | 78 |
| 79 | 962 | 1 | 961 | 1 | 958·5 | 1 | 79 |
| 80 | 772·5 | ... | 771·5 | ... | 772·5 | ... | 80 |
| 81 | 634·5 | ... | 633·5 | ... | 632·5 | ... | 81 |
| 82 | 522 | ... | 522 | ... | 520·5 | ... | 82 |
| 83 | 432·5 | ... | 431·5 | ... | 430·5 | ... | 83 |
| 84 | 351 | 1 | 350 | 1 | 349 | 1 | 84 |
| 85 | 286 | 1 | 285 | 1 | 284 | 1 | 85 |
| 86 | 195 | ... | 193·5 | ... | 193 | ... | 86 |
| 87 | 144 | ... | 142 | ... | 142 | ... | 87 |
| 88 | 86·5 | ... | 84·5 | ... | 84·5 | ... | 88 |
| 89 | 60·5 | ... | 59 | ... | 59 | ... | 89 |
| 90 | 46 | ... | 44 | ... | 44 | ... | 90 |
| 91 | 31·5 | ... | 31·5 | ... | 31·5 | ... | 91 |
| 92 | 14·5 | ... | 14 | ... | 14 | ... | 92 |
| 93 | 9·5 | ... | 9·5 | ... | 9·5 | ... | 93 |
| 94 | 6·5 | ... | 6·5 | ... | 6·5 | ... | 94 |
| 95 | 3 | ... | 3 | ... | 3 | ... | 95 |
| 96 | 3 | ... | 3 | ... | 3 | ... | 96 |
| 97 | ·5 | ... | ·5 | ... | ·5 | ... | 97 |
| 98 | ... | ... | ... | ... | ... | ... | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |
| Total. | 1,114,046·5 | 31,145 | 773,369 | 12,482 | 574,639·5 | 5,924 | |

## Table E.—*continued.*

## Secession Experience 1893–97 (In Geographical Areas).

### PART I. (*b.*)—Experience of Area 1 (Urban).

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. | Secessions. | Years of Life Exposed to Risk of Secession. | Secessions. | Years of Life Exposed to Risk of Secession. | Secessions. | |
| | (1) | (2) | (3) | (4) | (5) | (6) | |
| 15 | 20·5 | ... | ... | ... | ... | ... | 15 |
| 16 | 541·5 | 4 | ... | ... | ... | ... | 16 |
| 17 | 1975·5 | 44 | ... | ... | ... | ... | 17 |
| 18 | 5169·5 | 155 | ... | ... | ... | ... | 18 |
| 19 | 8413·5 | 514 | ... | ... | ... | ... | 19 |
| 20 | 10019 | 679 | ... | ... | ... | ... | 20 |
| 21 | 10977 | 829 | 91 | 5 | ... | ... | 21 |
| 22 | 11581·5 | 893 | 416 | 16 | ... | ... | 22 |
| 23 | 12058·5 | 930 | 1325·5 | 54 | ... | ... | 23 |
| 24 | 12116 | 910 | 3693·5 | 164 | ... | ... | 24 |
| 25 | 12112·5 | 872 | 4814 | 225 | ... | ... | 25 |
| 26 | 11956 | 810 | 5673 | 239 | 55 | ... | 26 |
| 27 | 11862 | 736 | 6439 | 251 | 196 | 3 | 27 |
| 28 | 11517 | 740 | 6785·5 | 278 | 728 | 19 | 28 |
| 29 | 11422 | 671 | 7336 | 270 | 2438 | 55 | 29 |
| 30 | 11239·5 | 578 | 7582 | 252 | 3354 | 78 | 30 |
| 31 | 10986 | 541 | 7745 | 214 | 4213·5 | 95 | 31 |
| 32 | 10666·5 | 481 | 7845·5 | 228 | 4886·5 | 100 | 32 |
| 33 | 10483 | 439 | 8020 | 183 | 5484·5 | 88 | 33 |
| 34 | 10175 | 359 | 8000·5 | 176 | 5827·5 | 100 | 34 |
| 35 | 9720·5 | 331 | 7879 | 171 | 6014·5 | 96 | 35 |
| 36 | 9388 | 301 | 7730 | 126 | 6121·5 | 84 | 36 |
| 37 | 9039 | 247 | 7599·5 | 141 | 6207·5 | 85 | 37 |
| 38 | 8635·5 | 258 | 7366 | 144 | 6135·5 | 101 | 38 |
| 39 | 8175 | 176 | 7070·5 | 105 | 5999 | 77 | 39 |
| 40 | 8006·5 | 190 | 7046·5 | 114 | 6106·5 | 86 | 40 |
| 41 | 7584 | 140 | 6790·5 | 84 | 5991·5 | 65 | 41 |
| 42 | 7271 | 135 | 6577 | 81 | 5892·5 | 58 | 42 |
| 43 | 6949·5 | 110 | 6353 | 63 | 5771 | 49 | 43 |
| 44 | 6811·5 | 110 | 6311·5 | 60 | 5770 | 48 | 44 |
| 45 | 6439·5 | 98 | 6057·5 | 70 | 5579·5 | 61 | 45 |
| 46 | 6162·5 | 61 | 5869 | 45 | 5411 | 32 | 46 |
| 47 | 5966·5 | 67 | 5755 | 54 | 5380·5 | 42 | 47 |
| 48 | 5756 | 55 | 5627 | 46 | 5280·5 | 39 | 48 |
| 49 | 5412·5 | 54 | 5349·5 | 49 | 5053·5 | 38 | 49 |
| 50 | 5267·5 | 41 | 5256·5 | 40 | 5023 | 34 | 50 |
| 51 | 5083·5 | 35 | 5081·5 | 35 | 4913 | 33 | 51 |
| 52 | 4872·5 | 39 | 4871·5 | 39 | 4747 | 38 | 52 |
| 53 | 4727 | 29 | 4727 | 29 | 4645 | 26 | 53 |
| 54 | 4574 | 33 | 4574 | 33 | 4534 | 31 | 54 |

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART I.—Experience of Area 1 (*b*) (Urban).—*continued.*

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. (1) | Secessions. (2) | Years of Life Exposed to Risk of Secession. (3) | Secessions. (4) | Years of Life Exposed to Risk of Secession. (5) | Secessions. (6) | |
| 55 | 4323 | 30 | 4322 | 29 | 4314 | 29 | 55 |
| 56 | 4070·5 | 23 | 4070·5 | 23 | 4068 | 22 | 56 |
| 57 | 3818·5 | 15 | 3818·5 | 15 | 3818·5 | 15 | 57 |
| 58 | 3555 | 12 | 3555 | 12 | 3555 | 12 | 58 |
| 59 | 3266 | 9 | 3266 | 9 | 3266 | 9 | 59 |
| 60 | 3004·5 | 22 | 3004·5 | 22 | 3004·5 | 22 | 60 |
| 61 | 2753·5 | 8 | 2753·5 | 8 | 2751·5 | 8 | 61 |
| 62 | 2485·5 | 10 | 2485·5 | 10 | 2484·5 | 10 | 62 |
| 63 | 2217·5 | 5 | 2217·5 | 5 | 2216·5 | 5 | 63 |
| 64 | 1974 | 6 | 1974 | 6 | 1973 | 6 | 64 |
| 65 | 1766·5 | 7 | 1766·5 | 7 | 1765·5 | 7 | 65 |
| 66 | 1540 | 5 | 1540 | 5 | 1539 | 5 | 66 |
| 67 | 1375 | 3 | 1375 | 3 | 1374 | 3 | 67 |
| 68 | 1219·5 | 1 | 1219·5 | 1 | 1218·5 | 1 | 68 |
| 69 | 1100 | 4 | 1100 | 4 | 1099 | 4 | 69 |
| 70 | 944·5 | 1 | 944·5 | 1 | 944 | 1 | 70 |
| 71 | 875·5 | 1 | 875·5 | 1 | 874·5 | 1 | 71 |
| 72 | 775 | 1 | 775 | 1 | 775 | 1 | 72 |
| 73 | 694 | 2 | 694 | 2 | 694 | 2 | 73 |
| 74 | 582 | ... | 582 | ... | 582 | ... | 74 |
| 75 | 548 | ... | 548 | ... | 548 | ... | 75 |
| 76 | 464 | 1 | 464 | 1 | 464 | 1 | 76 |
| 77 | 395 | 2 | 395 | 2 | 395 | 2 | 77 |
| 78 | 327·5 | 1 | 327·5 | 1 | 327·5 | 1 | 78 |
| 79 | 265 | 1 | 265 | 1 | 265 | 1 | 79 |
| 80 | 195·5 | ... | 195·5 | ... | 195·5 | ... | 80 |
| 81 | 164·5 | ... | 164·5 | ... | 164·5 | ... | 81 |
| 82 | 127·5 | ... | 127·5 | ... | 127·5 | ... | 82 |
| 83 | 97 | ... | 97 | ... | 97 | ... | 83 |
| 84 | 76·5 | ... | 76·5 | ... | 76·5 | ... | 84 |
| 85 | 62·5 | ... | 62·5 | ... | 62·5 | ... | 85 |
| 86 | 33·5 | ... | 33·5 | ... | 33·5 | ... | 86 |
| 87 | 21·5 | ... | 21·5 | ... | 21·5 | ... | 87 |
| 88 | 20·5 | ... | 20·5 | ... | 20·5 | ... | 88 |
| 89 | 17·5 | ... | 17·5 | ... | 17·5 | ... | 89 |
| 90 | 7 | ... | 7 | ... | 7 | ... | 90 |
| 91 | 7 | ... | 7 | ... | 7 | ... | 91 |
| 92 | 8 | ... | 8 | ... | 8 | ... | 92 |
| 93 | 5 | ... | 5 | ... | 5 | ... | 93 |
| 94 | 3·5 | ... | 3·5 | ... | 3·5 | ... | 94 |
| 95 | ... | ... | ... | ... | ... | ... | 95 |
| 96 | ·5 | ... | ·5 | ... | ·5 | ... | 96 |
| 97 | 1 | ... | 1 | ... | 1 | ... | 97 |
| 98 | ·5 | ... | ·5 | ... | ·5 | ... | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |
| Total. | 366,322·5 | 13,865 | 244,846 | 4,253 | 182,925 | 1,829 | |

## Table E.—*continued.*

## Secession Experience 1893–97 (In Geographical Areas)

### PART II. (*a.*)—Experience of Area 2 (Rural).

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. | Secessions. | Years of Life Exposed to Risk of Secession. | Secessions. | Years of Life Exposed to Risk of Secession. | Secessions. | |
| | (1) | (2) | (3) | (4) | (5) | (6) | |
| 15 | 17 | ... | ... | ... | ... | ... | 15 |
| 16 | 289 | 2 | ... | ... | ... | ... | 16 |
| 17 | 871 | 12 | ... | ... | ... | ... | 17 |
| 18 | 1798·5 | 29 | ... | ... | ... | ... | 18 |
| 19 | 2875 | 77 | ... | ... | ... | ... | 19 |
| 20 | 3616·5 | 109 | ... | ... | ... | ... | 20 |
| 21 | 4172 | 139 | ... | ... | ... | ... | 21 |
| 22 | 4567·5 | 154 | 151·5 | 4 | ... | ... | 22 |
| 23 | 4761·5 | 152 | 505 | 6 | ... | ... | 23 |
| 24 | 4910 | 163 | 1484 | 38 | ... | ... | 24 |
| 25 | 4992·5 | 166 | 2128 | 54 | ... | ... | 25 |
| 26 | 4990·5 | 154 | 2698 | 60 | ... | ... | 26 |
| 27 | 4889·5 | 167 | 3126·5 | 70 | 115·5 | ... | 27 |
| 28 | 4813·5 | 145 | 3402·5 | 74 | 366 | 6 | 28 |
| 29 | 4680 | 162 | 3535 | 62 | 1117 | 28 | 29 |
| 30 | 4582·5 | 101 | 3627 | 55 | 1622·5 | 22 | 30 |
| 31 | 4507 | 112 | 3659 | 65 | 2124 | 36 | 31 |
| 32 | 4417 | 98 | 3709·5 | 68 | 2569 | 39 | 32 |
| 33 | 4364 | 95 | 3758·5 | 57 | 2801·5 | 29 | 33 |
| 34 | 4273·5 | 92 | 3775·5 | 62 | 3006·5 | 45 | 34 |
| 35 | 4092 | 69 | 3688·5 | 51 | 3099 | 37 | 35 |
| 36 | 3969·5 | 68 | 3645 | 46 | 3158·5 | 32 | 36 |
| 37 | 3926 | 67 | 3660 | 53 | 3270 | 45 | 37 |
| 38 | 3823·5 | 43 | 3597·5 | 36 | 3268·5 | 29 | 38 |
| 39 | 3769·5 | 39 | 3558·5 | 32 | 3271 | 26 | 39 |
| 40 | 3732·5 | 60 | 3542 | 54 | 3316·5 | 49 | 40 |
| 41 | 3665·5 | 44 | 3497·5 | 37 | 3303·5 | 34 | 41 |
| 42 | 3542·5 | 31 | 3398·5 | 26 | 3235 | 23 | 42 |
| 43 | 3425·5 | 38 | 3308·5 | 30 | 3168 | 28 | 43 |
| 44 | 3249 | 31 | 3164 | 29 | 3046 | 25 | 44 |
| 45 | 3105 | 22 | 3028·5 | 22 | 2922·5 | 22 | 45 |
| 46 | 3013 | 28 | 2953·5 | 26 | 2872 | 26 | 46 |
| 47 | 2888 | 16 | 2849·5 | 15 | 2786·5 | 13 | 47 |
| 48 | 2837 | 18 | 2817 | 17 | 2749 | 17 | 48 |
| 49 | 2789 | 18 | 2778 | 17 | 2733 | 17 | 49 |
| 50 | 2686·5 | 17 | 2682 | 17 | 2657 | 17 | 50 |
| 51 | 2569·5 | 22 | 2567 | 22 | 2542 | 22 | 51 |
| 52 | 2527·5 | 11 | 2526·5 | 10 | 2504·5 | 10 | 52 |
| 53 | 2486 | 11 | 2481·5 | 11 | 2471·5 | 11 | 53 |
| 54 | 2380 | 7 | 2376 | 7 | 2374 | 7 | 54 |

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

**PART II. (*a.*)—Experience of Area 2 (Rural).**—*continued.*

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. (1) | Secessions. (2) | Years of Life Exposed to Risk of Secession. (3) | Secessions. (4) | Years of Life Exposed to Risk of Secession. (5) | Secessions. (6) | |
| 55 | 2333 | 11 | 2328·5 | 11 | 2327·5 | 11 | 55 |
| 56 | 2227 | 9 | 2222 | 9 | 2221 | 9 | 56 |
| 57 | 2099·5 | 8 | 2095·5 | 8 | 2094·5 | 8 | 57 |
| 58 | 1889 | 4 | 1885 | 4 | 1884 | 4 | 58 |
| 59 | 1803 | 3 | 1797 | 3 | 1795 | 3 | 59 |
| 60 | 1702 | 3 | 1697 | 3 | 1695 | 3 | 60 |
| 61 | 1563·5 | 6 | 1557·5 | 6 | 1555·5 | 6 | 61 |
| 62 | 1413·5 | 1 | 1404·5 | 1 | 1401·5 | 1 | 62 |
| 63 | 1337 | 6 | 1330 | 5 | 1327·5 | 5 | 63 |
| 64 | 1209·5 | 3 | 1203·5 | 3 | 1202·5 | 3 | 64 |
| 65 | 1089 | 5 | 1084 | 5 | 1083 | 5 | 65 |
| 66 | 991·5 | 3 | 987 | 3 | 987 | 3 | 66 |
| 67 | 890 | 3 | 887 | 3 | 887 | 3 | 67 |
| 68 | 778·5 | 1 | 776 | 1 | 776 | 1 | 68 |
| 69 | 724 | ... | 722 | ... | 721 | ... | 69 |
| 70 | 698·5 | 1 | 696·5 | 1 | 698·5 | 1 | 70 |
| 71 | 655·5 | ... | 652·5 | ... | 650·5 | ... | 71 |
| 72 | 598·5 | ... | 597·5 | ... | 594·5 | ... | 72 |
| 73 | 547 | ... | 544 | ... | 542 | ... | 73 |
| 74 | 489 | 1 | 487 | ... | 485 | ... | 74 |
| 75 | 410 | 1 | 407 | 1 | 406 | 1 | 75 |
| 76 | 366 | ... | 363 | ... | 363 | ... | 76 |
| 77 | 308 | 1 | 305·5 | 1 | 305·5 | 1 | 77 |
| 78 | 249 | ... | 248 | ... | 248 | ... | 78 |
| 79 | 190·5 | 1 | 190·5 | 1 | 190·5 | 1 | 79 |
| 80 | 156 | ... | 156 | ... | 156 | ... | 80 |
| 81 | 130 | 1 | 129 | 1 | 129 | 1 | 81 |
| 82 | 98·5 | ... | 98 | ... | 98 | ... | 82 |
| 83 | 78·5 | ... | 78·5 | ... | 78·5 | ... | 83 |
| 84 | 66 | ... | 66 | ... | 66 | ... | 84 |
| 85 | 54 | ... | 54 | ... | 54 | ... | 85 |
| 86 | 41 | ... | 41 | ... | 41 | ... | 86 |
| 87 | 31 | ... | 31 | ... | 31 | ... | 87 |
| 88 | 21·5 | ... | 21·5 | ... | 21·5 | ... | 88 |
| 89 | 15·5 | ... | 15·5 | ... | 15·5 | ... | 89 |
| 90 | 9 | ... | 9 | ... | 9 | ... | 90 |
| 91 | 6·5 | ... | 6·5 | ... | 6·5 | ... | 91 |
| 92 | 2 | ... | 2 | ... | 2 | ... | 92 |
| 93 | ·5 | ... | ·5 | ... | ·5 | ... | 93 |
| 94 | ... | ... | ... | ... | ... | ... | 94 |
| 95 | ... | ... | ... | ... | ... | ... | 95 |
| 96 | ... | ... | ... | ... | ... | ... | 96 |
| 97 | 1 | ... | 1 | ... | 1 | ... | 97 |
| 98 | 1 | ... | 1 | ... | 1 | ... | 98 |
| 99 | 1 | ... | 1 | ... | 1 | ... | 99 |
| 100 | ·5 | ... | ·5 | ... | ·5 | ... | 100 |
| Total. | 166,140·5 | 2,861 | 124,859·5 | 1,303 | 99,624·5 | 765 | |

## Table E.—*continued.*

## Secession Experience 1893–97 (In Geographical Areas).

### PART II. (*b.*)—Experience of Area 2 (Urban).

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. | Secessions. | Years of Life Exposed to Risk of Secession. | Secessions. | Years of Life Exposed to Risk of Secession. | Secessions. | |
| | (1) | (2) | (3) | (4) | (5) | (6) | |
| 15 | 37·5 | ... | ... | ... | ... | ... | 15 |
| 16 | 629 | 10 | ... | ... | ... | ... | 16 |
| 17 | 1893 | 44 | ... | ... | ... | ... | 17 |
| 18 | 3746 | 129 | ... | .. | ... | ... | 18 |
| 19 | 5706 | 275 | ... | ... | ... | ... | 19 |
| 20 | 7305·5 | 380 | ... | ... | ... | ... | 20 |
| 21 | 8820 | 470 | 292·5 | 10 | ... | ... | 21 |
| 22 | 10111·5 | 636 | 703·5 | 20 | ... | ... | 22 |
| 23 | 10830 | 703 | 1368·5 | 46 | ... | ... | 23 |
| 24 | 11214·5 | 772 | 2722·5 | 122 | ... | ... | 24 |
| 25 | 11209 | 658 | 3674·5 | 134 | ... | ... | 25 |
| 26 | 11302 | 690 | 4774·5 | 174 | 204 | 10 | 26 |
| 27 | 11042·5 | 628 | 5754·5 | 173 | 428 | 14 | 27 |
| 28 | 10812·5 | 559 | 6366·5 | 199 | 787 | 19 | 28 |
| 29 | 10728·5 | 594 | 6898 | 245 | 1815 | 48 | 29 |
| 30 | 10593·5 | 576 | 7330 | 269 | 2703 | 89 | 30 |
| 31 | 10242 | 445 | 7424 | 205 | 3599·5 | 89 | 31 |
| 32 | 10053·5 | 427 | 7585 | 201 | 4406 | 91 | 32 |
| 33 | 9829·5 | 404 | 7696·5 | 194 | 5069·5 | 104 | 33 |
| 34 | 9277·5 | 327 | 7456 | 180 | 5427·5 | 115 | 34 |
| 35 | 8871·5 | 286 | 7403 | 151 | 5673·5 | 92 | 35 |
| 36 | 8495 | 271 | 7272 | 166 | 5837 | 115 | 36 |
| 37 | 8282 | 233 | 7185 | 135 | 5975 | 92 | 37 |
| 38 | 7990·5 | 182 | 7029·5 | 113 | 5990 | 82 | 38 |
| 39 | 7906·5 | 180 | 7037 | 117 | 6123·5 | 85 | 39 |
| 40 | 7765 | 170 | 7024 | 111 | 6231·5 | 82 | 40 |
| 41 | 7616 | 159 | 6987 | 107 | 6298·5 | 84 | 41 |
| 42 | 7325 | 98 | 6800·5 | 69 | 6231 | 56 | 42 |
| 43 | 7212·5 | 110 | 6757·5 | 77 | 6268·5 | 54 | 43 |
| 44 | 6900 | 101 | 6533·5 | 70 | 6117·5 | 57 | 44 |
| 45 | 6523 | 92 | 6268·5 | 72 | 5903·5 | 60 | 45 |
| 46 | 6218 | 67 | 6054 | 60 | 5750 | 49 | 46 |
| 47 | 6070·5 | 56 | 5959·5 | 49 | 5708 | 44 | 47 |
| 48 | 5884 | 58 | 5805·5 | 56 | 5603 | 49 | 48 |
| 49 | 5725 | 47 | 5676·5 | 44 | 5508·5 | 43 | 49 |
| 50 | 5526·5 | 46 | 5503·5 | 46 | 5364·5 | 41 | 50 |
| 51 | 5384·5 | 36 | 5367 | 36 | 5273·5 | 36 | 51 |
| 52 | 5236·5 | 47 | 5214 | 47 | 5150 | 44 | 52 |
| 53 | 5034 | 30 | 5009 | 30 | 4965 | 30 | 53 |
| 54 | 4851 | 23 | 4832 | 22 | 4792 | 21 | 54 |

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

**PART II. (*b.*)—Experience of Area 2 (Urban).—*continued.***

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. (1) | Secessions. (2) | Years of Life Exposed to Risk of Secession. (3) | Secessions. (4) | Years of Life Exposed to Risk of Secession. (5) | Secessions (6) | |
| 55 | 4698 | 29 | 4680 | 27 | 4659·5 | 26 | 55 |
| 56 | 4505 | 24 | 4489·5 | 24 | 4469·5 | 24 | 56 |
| 57 | 4284·5 | 20 | 4271·5 | 19 | 4254 | 19 | 57 |
| 58 | 4050·5 | 22 | 4042·5 | 22 | 4025·5 | 22 | 58 |
| 59 | 3828·5 | 16 | 3822 | 16 | 3808 | 16 | 59 |
| 60 | 3525 | 18 | 3516 | 18 | 3505·5 | 18 | 60 |
| 61 | 3203·5 | 16 | 3192·5 | 16 | 3183·5 | 16 | 61 |
| 62 | 2883·5 | 15 | 2871 | 15 | 2864·5 | 15 | 62 |
| 63 | 2574·5 | 11 | 2557·5 | 11 | 2550·5 | 11 | 63 |
| 64 | 2275·5 | 4 | 2261 | 4 | 2252 | 4 | 64 |
| 65 | 2043·5 | 5 | 2031·5 | 5 | 2017·5 | 5 | 65 |
| 66 | 1846 | 8 | 1831·5 | 8 | 1820 | 8 | 66 |
| 67 | 1649 | 6 | 1636 | 5 | 1623·5 | 5 | 67 |
| 68 | 1422 | 3 | 1411 | 3 | 1403 | 3 | 68 |
| 69 | 1331·5 | 1 | 1319·5 | 1 | 1311 | 1 | 69 |
| 70 | 1215·5 | 6 | 1205·5 | 5 | 1199 | 5 | 70 |
| 71 | 1122·5 | 2 | 1113 | 2 | 1109 | 2 | 71 |
| 72 | 1069 | 3 | 1056·5 | 3 | 1054·5 | 3 | 72 |
| 73 | 1057 | ... | 1044·5 | ... | 1042·5 | ... | 73 |
| 74 | 938 | 3 | 929·5 | 3 | 926·5 | 3 | 74 |
| 75 | 810·5 | 1 | 802 | 1 | 798·5 | 1 | 75 |
| 76 | 688·5 | 2 | 685 | 2 | 680 | 2 | 76 |
| 77 | 612·5 | 2 | 611 | 2 | 609 | 2 | 77 |
| 78 | 495 | 1 | 493·5 | 1 | 492·5 | 1 | 78 |
| 79 | 407·5 | ... | 406·5 | ... | 406·5 | ... | 79 |
| 80 | 341·5 | ... | 340·5 | ... | 340 | ... | 80 |
| 81 | 289·5 | ... | 288·5 | ... | 288·5 | ... | 81 |
| 82 | 231·5 | 1 | 231 | 1 | 231 | 1 | 82 |
| 83 | 171 | ... | 171 | ... | 171 | ... | 83 |
| 84 | 120·5 | ... | 120·5 | ... | 120 | ... | 84 |
| 85 | 81 | ... | 81 | ... | 81 | ... | 85 |
| 86 | 61 | ... | 61 | .. | 61 | ... | 86 |
| 87 | 39 | ... | 39 | ... | 39 | ... | 87 |
| 88 | 25·5 | ... | 25·5 | ... | 25·5 | ... | 88 |
| 89 | 16 | ... | 16 | ... | 16 | ... | 89 |
| 90 | 11·5 | ... | 11·5 | ... | 11·5 | ... | 90 |
| 91 | 8 | ... | 8 | ... | 8 | ... | 91 |
| 92 | 5 | ... | 5 | ... | 5 | ... | 92 |
| 93 | 2·5 | ... | 2·5 | ... | 2·5 | ... | 93 |
| 94 | 3 | ... | 3 | ... | 3 | .. | 94 |
| 95 | 1·5 | ... | 1·5 | ... | 1·5 | ... | 95 |
| 96 | 1 | ... | 1 | ... | 1 | ... | 96 |
| 97 | ·5 | ... | ·5 | ... | ·5 | ... | 97 |
| 98 | ... | ... | ... | ... | ... | ... | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |
| Total. | 354,146·5 | 11,238 | 249,452 | 3,964 | 192,675 | 2,008 | |

## Table E.—*continued.*

## Secession Experience 1893–97 (In Geographical Areas).

### PART III. (*a.*)—Experience of Area 3 (Rural).

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. | Secessions. | Years of Life Exposed to Risk of Secession. | Secessions. | Years of Life Exposed to Risk of Secession. | Secessions. | |
| | (1) | (2) | (3) | (4) | (5) | (6) | |
| 15 | 51 | ... | ... | ... | ... | ... | 15 |
| 16 | 1526·5 | 12 | ... | ... | ... | ... | 16 |
| 17 | 4295 | 104 | ... | ... | ... | ... | 17 |
| 18 | 8327·5 | 199 | ... | ... | ... | ... | 18 |
| 19 | 12274 | 477 | ... | ... | ... | ... | 19 |
| 20 | 14350·5 | 652 | ... | ... | ... | ... | 20 |
| 21 | 15561·5 | 686 | 273 | 6 | ... | ... | 21 |
| 22 | 16152 | 814 | 1576·5 | 64 | ... | ... | 22 |
| 23 | 16413·5 | 878 | 3248·5 | 131 | ... | ... | 23 |
| 24 | 16329·5 | 841 | 6734 | 226 | ... | ... | 24 |
| 25 | 16027 | 778 | 8292·5 | 276 | ... | ... | 25 |
| 26 | 15699·5 | 782 | 9380 | 343 | 181 | 27 | 26 |
| 27 | 15332 | 722 | 10025·5 | 318 | 837 | 31 | 27 |
| 28 | 14981 | 631 | 10507 | 327 | 1885·5 | 47 | 28 |
| 29 | 14702 | 597 | 10819·5 | 314 | 4301 | 118 | 29 |
| 30 | 14339 | 554 | 10968 | 302 | 5650·5 | 136 | 30 |
| 31 | 13875 | 506 | 11045·5 | 289 | 6708 | 144 | 31 |
| 32 | 13269·5 | 428 | 10902·5 | 266 | 7348·5 | 155 | 32 |
| 33 | 13000·5 | 429 | 10877·5 | 273 | 7826 | 160 | 33 |
| 34 | 12513·5 | 387 | 10682·5 | 256 | 8135·5 | 174 | 34 |
| 35 | 12175 | 292 | 10620 | 197 | 8488 | 145 | 35 |
| 36 | 11865 | 311 | 10505 | 211 | 8662 | 151 | 36 |
| 37 | 11516·5 | 261 | 10408 | 187 | 8868 | 149 | 37 |
| 38 | 11012·5 | 250 | 10062·5 | 175 | 8787·5 | 133 | 38 |
| 39 | 10716·5 | 197 | 9883 | 138 | 8803·5 | 114 | 39 |
| 40 | 10341·5 | 175 | 9634 | 124 | 8759·5 | 103 | 40 |
| 41 | 10029·5 | 169 | 9387 | 130 | 8631 | 111 | 41 |
| 42 | 9708·5 | 147 | 9123·5 | 115 | 8451 | 95 | 42 |
| 43 | 9366·5 | 126 | 8862·5 | 102 | 8296·5 | 87 | 43 |
| 44 | 8927·5 | 105 | 8514 | 81 | 8009·5 | 68 | 44 |
| 45 | 8564·5 | 101 | 8272 | 85 | 7816 | 76 | 45 |
| 46 | 8184·5 | 85 | 7977 | 76 | 7582 | 70 | 46 |
| 47 | 7835·5 | 85 | 7669·5 | 76 | 7367·5 | 66 | 47 |
| 48 | 7592·5 | 44 | 7468 | 41 | 7188 | 39 | 48 |
| 49 | 7348·5 | 61 | 7274·5 | 59 | 7028·5 | 54 | 49 |
| 50 | 7125 | 56 | 7100 | 56 | 6871·5 | 50 | 50 |
| 51 | 6951 | 39 | 6933 | 39 | 6753 | 37 | 51 |
| 52 | 6746·5 | 31 | 6723 | 31 | 6592·5 | 31 | 52 |
| 53 | 6534 | 32 | 6514 | 32 | 6414 | 30 | 53 |
| 54 | 6281 | 27 | 6262 | 26 | 6186·5 | 26 | 54 |

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

**PART III. (*a.*)—Experience of Area 3 (Rural).**—*continued.*

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. (1) | Secessions. (2) | Years of Life Exposed to Risk of Secession. (3) | Secessions. (4) | Years of Life Exposed to Risk of Secession. (5) | Secessions. (6) | |
| 55 | 5973·5 | 35 | 5962 | 35 | 5907 | 35 | 55 |
| 56 | 5551 | 26 | 5532·5 | 26 | 5488·5 | 26 | 56 |
| 57 | 5247·5 | 22 | 5225 | 21 | 5186 | 21 | 57 |
| 58 | 4854 | 31 | 4842 | 30 | 4802 | 30 | 58 |
| 59 | 4577 | 19 | 4570·5 | 19 | 4533 | 18 | 59 |
| 60 | 4214·5 | 18 | 4203·5 | 18 | 4169 | 18 | 60 |
| 61 | 3970·5 | 22 | 3963·5 | 22 | 3934·5 | 22 | 61 |
| 62 | 3599 | 10 | 3589·5 | 10 | 3563·5 | 10 | 62 |
| 63 | 3257 | 17 | 3246·5 | 17 | 3216 | 17 | 63 |
| 64 | 2881·5 | 6 | 2873·5 | 6 | 2839 | 6 | 64 |
| 65 | 2605·5 | 7 | 2596·5 | 7 | 2566·5 | 7 | 65 |
| 66 | 2332·5 | 4 | 2327·5 | 4 | 2296·5 | 4 | 66 |
| 67 | 2116·5 | 2 | 2107·5 | 2 | 2084 | 2 | 67 |
| 68 | 1860·5 | 3 | 1849·5 | 3 | 1830·5 | 3 | 68 |
| 69 | 1740 | 2 | 1730 | 2 | 1709 | 2 | 69 |
| 70 | 1568 | 2 | 1560·5 | 2 | 1538 | 2 | 70 |
| 71 | 1442 | 2 | 1434·5 | 2 | 1410·5 | 2 | 71 |
| 72 | 1303·5 | ... | 1296·5 | ... | 1271·5 | ... | 72 |
| 73 | 1234 | 2 | 1222·5 | 2 | 1202 | 2 | 73 |
| 74 | 1072 | 1 | 1060·5 | 1 | 1039·5 | 1 | 74 |
| 75 | 944 | 2 | 933·5 | 2 | 911·5 | 2 | 75 |
| 76 | 868 | 1 | 863·5 | 1 | 843·5 | 1 | 76 |
| 77 | 743 | ... | 737·5 | ... | 722·5 | ... | 77 |
| 78 | 612 | ... | 607·5 | ... | 594·5 | ... | 78 |
| 79 | 530 | 1 | 528·5 | 1 | 517·5 | 1 | 79 |
| 80 | 430·5 | 1 | 429 | 1 | 421·5 | 1 | 80 |
| 81 | 342 | ... | 342 | ... | 336·5 | ... | 81 |
| 82 | 257 | 2 | 256·5 | 2 | 253·5 | 2 | 82 |
| 83 | 194 | ... | 193 | ... | 192·5 | ... | 83 |
| 84 | 151 | ... | 150 | ... | 150 | ... | 84 |
| 85 | 118·5 | ... | 118·5 | ... | 117·5 | ... | 85 |
| 86 | 86 | ... | 85·5 | ... | 84·5 | ... | 86 |
| 87 | 60 | ... | 60 | ... | 59 | ... | 87 |
| 88 | 39·5 | ... | 39·5 | ... | 38·5 | ... | 88 |
| 89 | 25·5 | ... | 24·5 | ... | 24·5 | ... | 89 |
| 90 | 12 | ... | 12 | ... | 11 | ... | 90 |
| 91 | 7 | ... | 7 | ... | 6 | ... | 91 |
| 92 | 3·5 | ... | 3·5 | ... | 2·5 | ... | 92 |
| 93 | 2 | ... | 2 | ... | 1·5 | ... | 93 |
| 94 | 3 | ... | 3 | ... | 3 | ... | 94 |
| 95 | 1·5 | ... | 1·5 | ... | 1·5 | ... | 95 |
| 96 | 1·5 | ... | 1·5 | ... | 1·5 | ... | 96 |
| 97 | ·5 | ... | ·5 | ... | ·5 | ... | 97 |
| 98 | ... | ... | ... | ... | ... | ... | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |
| Total. | 494,674 | 13,309 | 351,119 | 5,608 | 264,310·5 | 2,862 | |

## Table E.—*continued.*

### Secession Experience 1893–97 (In Geographical Areas).

### PART III. (*b.*)—Experience of Area 3 (Urban).

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. (1) | Secessions. (2) | Years of Life Exposed to Risk of Secession. (3) | Secessions. (4) | Years of Life Exposed to Risk of Secession. (5) | Secessions. (6) | |
| 15 | 80·5 | 2 | ... | ... | .. | ... | 15 |
| 16 | 1800 | 38 | ... | ... | ... | ... | 16 |
| 17 | 5112 | 210 | ... | ... | ... | ... | 17 |
| 18 | 9888·5 | 483 | ... | ... | ... | ... | 18 |
| 19 | 14975·5 | 1034 | ... | ... | ... | ... | 19 |
| 20 | 18386 | 1516 | ... | ... | ... | ... | 20 |
| 21 | 21134·5 | 1930 | 243 | 19 | ... | ... | 21 |
| 22 | 22764·5 | 2144 | 1939·5 | 94 | ... | ... | 22 |
| 23 | 23936·5 | 2260 | 3682 | 163 | ... | ... | 23 |
| 24 | 24565·5 | 2153 | 6984 | 347 | ... | ... | 24 |
| 25 | 24862·5 | 2177 | 8875·5 | 450 | ... | ... | 25 |
| 26 | 24705 | 2052 | 10442 | 500 | 144·5 | 1 | 26 |
| 27 | 24501 | 1998 | 12024·5 | 555 | 1070 | 54 | 27 |
| 28 | 24140 | 1808 | 13295 | 588 | 2239·5 | 83 | 28 |
| 29 | 23811·5 | 1830 | 14219·5 | 658 | 4511·5 | 167 | 29 |
| 30 | 23303 | 1545 | 14916 | 610 | 6095 | 194 | 30 |
| 31 | 22518 | 1382 | 15048 | 548 | 7478·5 | 205 | 31 |
| 32 | 21933 | 1277 | 15310 | 566 | 8730·5 | 266 | 32 |
| 33 | 21266·5 | 1119 | 15352·5 | 504 | 9543 | 255 | 33 |
| 34 | 20504 | 1041 | 15271 | 488 | 10371·5 | 267 | 34 |
| 35 | 19400 | 901 | 15005 | 423 | 10656 | 261 | 35 |
| 36 | 18475 | 834 | 14856·5 | 445 | 11010·5 | 270 | 36 |
| 37 | 17543 | 666 | 14506·5 | 362 | 11181·5 | 253 | 37 |
| 38 | 16679·5 | 573 | 14208 | 337 | 11264 | 224 | 38 |
| 39 | 16025·5 | 507 | 13906·5 | 317 | 11385·5 | 223 | 39 |
| 40 | 15320 | 466 | 13598·5 | 293 | 11517·5 | 204 | 40 |
| 41 | 14621·5 | 395 | 13204 | 241 | 11457 | 181 | 41 |
| 42 | 13899 | 355 | 12738 | 240 | 11309 | 176 | 42 |
| 43 | 13447 | 295 | 12423·5 | 199 | 11241·5 | 154 | 43 |
| 44 | 12902·5 | 252 | 12067·5 | 182 | 11010 | 142 | 44 |
| 45 | 12350·5 | 206 | 11737 | 149 | 10792 | 116 | 45 |
| 46 | 11823 | 205 | 11386 | 170 | 10546 | 133 | 46 |
| 47 | 11401 | 133 | 11065·5 | 114 | 10384·5 | 89 | 47 |
| 48 | 10948 | 116 | 10732·5 | 110 | 10149 | 94 | 48 |
| 49 | 10564 | 120 | 10432·5 | 117 | 9921 | 100 | 49 |
| 50 | 10155 | 128 | 10122 | 127 | 9691·5 | 104 | 50 |
| 51 | 9752·5 | 81 | 9733·5 | 81 | 9445·5 | 74 | 51 |
| 52 | 9321·5 | 82 | 9305 | 81 | 9097 | 76 | 52 |
| 53 | 8927·5 | 69 | 8915 | 69 | 8781·5 | 67 | 53 |
| 54 | 8452·5 | 75 | 8436·5 | 74 | 8371·5 | 74 | 54 |

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

**PART III. (*b.*)—Experience of Area 3 (Urban).—*continued.***

| Age. | Whole Experience. | | Experience after the First Six Calendar Years of Membership. | | Experience after the First Eleven Calendar Years of Membership. | | Age. |
|---|---|---|---|---|---|---|---|
| | Years of Life Exposed to Risk of Secession. (1) | Secessions. (2) | Years of Life Exposed to Risk of Secession. (3) | Secessions. (4) | Years of Life Exposed to Risk of Secession. (5) | Secessions. (6) | |
| 55 | 7910·5 | 46 | 7899·5 | 46 | 7889 | 45 | 55 |
| 56 | 7432 | 47 | 7423 | 47 | 7421 | 47 | 56 |
| 57 | 6955 | 44 | 6945 | 44 | 6942 | 44 | 57 |
| 58 | 6295 | 29 | 6287 | 29 | 6283 | 29 | 58 |
| 59 | 5835 | 31 | 5827·5 | 31 | 5826 | 31 | 59 |
| 60 | 5427·5 | 38 | 5421·5 | 38 | 5421·5 | 38 | 60 |
| 61 | 5006 | 24 | 5001·5 | 24 | 5001·5 | 24 | 61 |
| 62 | 4552 | 15 | 4548·5 | 15 | 4547·5 | 15 | 62 |
| 63 | 4147 | 16 | 4142·5 | 16 | 4141·5 | 16 | 63 |
| 64 | 3712 | 14 | 3708 | 14 | 3706 | 14 | 64 |
| 65 | 3254·5 | 17 | 3250·5 | 17 | 3248 | 17 | 65 |
| 66 | 2772 | 8 | 2769 | 8 | 2767 | 8 | 66 |
| 67 | 2455·5 | 7 | 2453·5 | 7 | 2451·5 | 7 | 67 |
| 68 | 2163·5 | 7 | 2162·5 | 7 | 2162 | 7 | 68 |
| 69 | 1963·5 | 6 | 1962·5 | 6 | 1962·5 | 6 | 69 |
| 70 | 1736·5 | 3 | 1736·5 | 3 | 1736·5 | 3 | 70 |
| 71 | 1600·5 | 3 | 1600·5 | 3 | 1600·5 | 3 | 71 |
| 72 | 1436 | 1 | 1436 | 1 | 1436 | 1 | 72 |
| 73 | 1337·5 | 6 | 1337·5 | 6 | 1336·5 | 6 | 73 |
| 74 | 1176·5 | 3 | 1176 | 3 | 1175 | 3 | 74 |
| 75 | 1054 | 3 | 1053 | 3 | 1052 | 3 | 75 |
| 76 | 927·5 | 1 | 926·5 | 1 | 925·5 | 1 | 76 |
| 77 | 800·5 | 3 | 799 | 3 | 798 | 3 | 77 |
| 78 | 667 | 3 | 666 | 3 | 665 | 3 | 78 |
| 79 | 546·5 | 3 | 545·5 | 3 | 545·5 | 3 | 79 |
| 80 | 432·5 | ... | 431·5 | ... | 431·5 | ... | 80 |
| 81 | 342·5 | 1 | 341·5 | 1 | 341·5 | 1 | 81 |
| 82 | 266·5 | 1 | 266·5 | 1 | 266·5 | 1 | 82 |
| 83 | 233·5 | 2 | 233·5 | 2 | 233·5 | 2 | 83 |
| 84 | 166·5 | 1 | 166·5 | 1 | 166·5 | 1 | 84 |
| 85 | 120 | 1 | 120 | 1 | 120 | 1 | 85 |
| 86 | 77·5 | ... | 77·5 | ... | 77·5 | ... | 86 |
| 87 | 55 | ... | 55 | ... | 55 | ... | 87 |
| 88 | 31·5 | ... | 31·5 | ... | 31·5 | ... | 88 |
| 89 | 16 | ... | 16 | ... | 16 | ... | 89 |
| 90 | 10·5 | ... | 10·5 | ... | 10·5 | ... | 90 |
| 91 | 7 | ... | 7 | ... | 7 | ... | 91 |
| 92 | 7·5 | ... | 7·5 | ... | 7·5 | ... | 92 |
| 93 | 5 | ... | 5 | ... | 5 | ... | 93 |
| 94 | 3 | ... | 3 | ... | 3 | ... | 94 |
| 95 | 1 | ... | 1 | ... | 1 | ... | 95 |
| 96 | ... | ... | ... | ... | ... | ... | 96 |
| 97 | ... | ... | ... | ... | ... | ... | 97 |
| 98 | ... | ... | ... | ... | ... | ... | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | .. | ... | 100 |
| Total. | 719,135·5 | 34,842 | 468,834 | 10,605 | 342,210 | 4,890 | |

## Table I.

### Mortality Experience 1893–97.

### Life Table (Area 1.—Rural).

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 182 | ·99818 | ·00182 | 49·249 |
| 17 | 99818 | 199 | ·99800 | ·00200 | 48·339 |
| 18 | 99619 | 223 | ·99778 | ·00222 | 47·434 |
| 19 | 99396 | 247 | ·99752 | ·00248 | 46·539 |
| 20 | 99149 | 273 | ·99723 | ·00277 | 45·654 |
| 21 | 98876 | 305 | ·99693 | ·00307 | 44·779 |
| 22 | 98571 | 331 | ·99665 | ·00335 | 43·916 |
| 23 | 98240 | 354 | ·99640 | ·00360 | 43·062 |
| 24 | 97886 | 376 | ·99617 | ·00383 | 42·217 |
| 25 | 97510 | 392 | ·99597 | ·00403 | 41·377 |
| 26 | 97118 | 408 | ·99579 | ·00421 | 40·542 |
| 27 | 96710 | 422 | ·99563 | ·00437 | 39·711 |
| 28 | 96288 | 436 | ·99548 | ·00452 | 38·883 |
| 29 | 95852 | 447 | ·99534 | ·00466 | 38·058 |
| 30 | 95405 | 458 | ·99520 | ·00480 | 37·233 |
| 31 | 94947 | 471 | ·99505 | ·00495 | 36·410 |
| 32 | 94476 | 484 | ·99488 | ·00512 | 35·590 |
| 33 | 93992 | 499 | ·99469 | ·00531 | 34·770 |
| 34 | 93493 | 515 | ·99448 | ·00552 | 33·953 |
| 35 | 92978 | 534 | ·99425 | ·00575 | 33·138 |
| 36 | 92444 | 554 | ·99400 | ·00600 | 32·327 |
| 37 | 91890 | 575 | ·99374 | ·00626 | 31·519 |
| 38 | 91315 | 598 | ·99347 | ·00653 | 30·715 |
| 39 | 90717 | 620 | ·99317 | ·00683 | 29·914 |
| 40 | 90097 | 645 | ·99284 | ·00716 | 29·116 |
| 41 | 89452 | 673 | ·99248 | ·00752 | 28·322 |
| 42 | 88779 | 703 | ·99208 | ·00792 | 27·533 |
| 43 | 88076 | 737 | ·99162 | ·00838 | 26·749 |
| 44 | 87339 | 774 | ·99113 | ·00887 | 25·970 |
| 45 | 86565 | 814 | ·99061 | ·00939 | 25·198 |
| 46 | 85751 | 852 | ·99006 | ·00994 | 24·433 |
| 47 | 84899 | 895 | ·98947 | ·01053 | 23·673 |
| 48 | 84004 | 939 | ·98882 | ·01118 | 22·920 |
| 49 | 83065 | 988 | ·98809 | ·01191 | 22·173 |
| 50 | 82077 | 1044 | ·98729 | ·01271 | 21·434 |
| 51 | 81033 | 1105 | ·98637 | ·01363 | 20·704 |
| 52 | 79928 | 1171 | ·98535 | ·01465 | 19·983 |
| 53 | 78757 | 1239 | ·98425 | ·01575 | 19·273 |
| 54 | 77518 | 1308 | ·98312 | ·01688 | 18·573 |

TABLE I.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 76210 | 1374 | ·98197 | ·01803 | 17·883 |
| 56 | 74836 | 1435 | ·98082 | ·01918 | 17·202 |
| 57 | 73401 | 1498 | ·97960 | ·02040 | 16·529 |
| 58 | 71903 | 1563 | ·97824 | ·02176 | 15·862 |
| 59 | 70340 | 1646 | ·97661 | ·02339 | 15·204 |
| 60 | 68694 | 1743 | ·97462 | ·02538 | 14·556 |
| 61 | 66951 | 1857 | ·97226 | ·02774 | 13·922 |
| 62 | 65094 | 1982 | ·96956 | ·03044 | 13·305 |
| 63 | 63112 | 2109 | ·96659 | ·03341 | 12·707 |
| 64 | 61003 | 2230 | ·96345 | ·03655 | 12·129 |
| 65 | 58773 | 2339 | ·96020 | ·03980 | 11·571 |
| 66 | 56434 | 2433 | ·95689 | ·04311 | 11·029 |
| 67 | 54001 | 2510 | ·95351 | ·04649 | 10·504 |
| 68 | 51491 | 2580 | ·94990 | ·05010 | 9·991 |
| 69 | 48911 | 2644 | ·94593 | ·05407 | 9·492 |
| 70 | 46267 | 2708 | ·94147 | ·05853 | 9·006 |
| 71 | 43559 | 2770 | ·93639 | ·06361 | 8·535 |
| 72 | 40789 | 2831 | ·93060 | ·06940 | 8·080 |
| 73 | 37958 | 2880 | ·92413 | ·07587 | 7·646 |
| 74 | 35078 | 2913 | ·91697 | ·08303 | 7·233 |
| 75 | 32165 | 2917 | ·90929 | ·09071 | 6·842 |
| 76 | 29248 | 2888 | ·90127 | ·09873 | 6·475 |
| 77 | 26360 | 2821 | ·89297 | ·10703 | 6·129 |
| 78 | 23539 | 2723 | ·88435 | ·11565 | 5·804 |
| 79 | 20816 | 2597 | ·87525 | ·12475 | 5·498 |
| 80 | 18219 | 2453 | ·86535 | ·13465 | 5·210 |
| 81 | 15766 | 2295 | ·85441 | ·14559 | 4·943 |
| 82 | 13471 | 2119 | ·84275 | ·15725 | 4·700 |
| 83 | 11352 | 1918 | ·83100 | ·16900 | 4·484 |
| 84 | 9434 | 1696 | ·82020 | ·17980 | 4·294 |
| 85 | 7738 | 1464 | ·81088 | ·18912 | 4·125 |
| 86 | 6274 | 1235 | ·80310 | ·19690 | 3·971 |
| 87 | 5039 | 1025 | ·79651 | ·20349 | 3·822 |
| 88 | 4014 | 840 | ·79080 | ·20920 | 3·671 |
| 89 | 3174 | 681 | ·78533 | ·21467 | 3·509 |
| 90 | 2493 | 553 | ·77851 | ·22149 | 3·332 |
| 91 | 1940 | 447 | ·76934 | ·23066 | 3·138 |
| 92 | 1493 | 362 | ·75745 | ·24255 | 2·928 |
| 93 | 1131 | 291 | ·74264 | ·25736 | 2·706 |
| 94 | 840 | 231 | ·72475 | ·27525 | 2·470 |
| 95 | 609 | 183 | ·70042 | ·29958 | 2·217 |
| 96 | 426 | 140 | ·67188 | ·32812 | 1·952 |
| 97 | 286 | 105 | ·63131 | ·36869 | 1·663 |
| 98 | 181 | 77 | ·57251 | ·42749 | 1·341 |
| 99 | 104 | 56 | ·46470 | ·53530 | ·964 |
| 100 | 48 | 48 | ·00000 | 1·00000 | ·500 |

TABLE 2.

MORTALITY EXPERIENCE 1893–97.

Life Table (Area 1.—Urban).

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 216 | ·99784 | ·00216 | 47·938 |
| 17 | 99784 | 234 | ·99765 | ·00235 | 47·041 |
| 18 | 99550 | 259 | ·99741 | ·00259 | 46·151 |
| 19 | 99291 | 283 | ·99714 | ·00286 | 45·269 |
| 20 | 99008 | 312 | ·99685 | ·00315 | 44·398 |
| 21 | 98696 | 340 | ·99656 | ·00344 | 43·537 |
| 22 | 98356 | 366 | ·99627 | ·00373 | 42·685 |
| 23 | 97990 | 397 | ·99596 | ·00404 | 41·843 |
| 24 | 97593 | 423 | ·99565 | ·00435 | 41·011 |
| 25 | 97170 | 451 | ·99536 | ·00464 | 40·187 |
| 26 | 96719 | 476 | ·99509 | ·00491 | 39·372 |
| 27 | 96243 | 493 | ·99487 | ·00513 | 38·564 |
| 28 | 95750 | 503 | ·99473 | ·00527 | 37·761 |
| 29 | 95247 | 510 | ·99465 | ·00535 | 36·958 |
| 30 | 94737 | 511 | ·99460 | ·00540 | 36·153 |
| 31 | 94226 | 513 | ·99456 | ·00544 | 35·347 |
| 32 | 93713 | 516 | ·99448 | ·00552 | 34·538 |
| 33 | 93197 | 529 | ·99434 | ·00566 | 33·726 |
| 34 | 92668 | 545 | ·99412 | ·00588 | 32·916 |
| 35 | 92123 | 573 | ·99379 | ·00621 | 32·107 |
| 36 | 91550 | 611 | ·99333 | ·00667 | 31·306 |
| 37 | 90939 | 657 | ·99278 | ·00722 | 30·512 |
| 38 | 90282 | 706 | ·99217 | ·00783 | 29·731 |
| 39 | 89576 | 758 | ·99155 | ·00845 | 28·962 |
| 40 | 88818 | 802 | ·99098 | ·00902 | 28·204 |
| 41 | 88016 | 833 | ·99054 | ·00946 | 27·457 |
| 42 | 87183 | 851 | ·99024 | ·00976 | 26·714 |
| 43 | 86332 | 857 | ·99007 | ·00993 | 25·973 |
| 44 | 85475 | 858 | ·98997 | ·01003 | 25·228 |
| 45 | 84617 | 856 | ·98987 | ·01013 | 24·478 |
| 46 | 83761 | 868 | ·98964 | ·01036 | 23·724 |
| 47 | 82893 | 896 | ·98918 | ·01082 | 22·967 |
| 48 | 81997 | 948 | ·98843 | ·01157 | 22·213 |
| 49 | 81049 | 1020 | ·98742 | ·01258 | 21·466 |
| 50 | 80029 | 1101 | ·98623 | ·01377 | 20·733 |
| 51 | 78928 | 1185 | ·98498 | ·01502 | 20·016 |
| 52 | 77743 | 1259 | ·98380 | ·01620 | 19·314 |
| 53 | 76484 | 1320 | ·98275 | ·01725 | 18·623 |
| 54 | 75164 | 1367 | ·98182 | ·01818 | 17·941 |

TABLE 2.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 73797 | 1410 | ·98089 | ·01911 | 17·264 |
| 56 | 72387 | 1459 | ·97984 | ·02016 | 16·591 |
| 57 | 70928 | 1526 | ·97847 | ·02153 | 15·922 |
| 58 | 69402 | 1621 | ·97666 | ·02334 | 15·261 |
| 59 | 67781 | 1742 | ·97430 | ·02570 | 14·614 |
| 60 | 66039 | 1883 | ·97150 | ·02850 | 13·986 |
| 61 | 64156 | 2028 | ·96840 | ·03160 | 13·382 |
| 62 | 62128 | 2159 | ·96525 | ·03475 | 12·803 |
| 63 | 59969 | 2266 | ·96220 | ·03780 | 12·245 |
| 64 | 57703 | 2337 | ·95949 | ·04051 | 11·707 |
| 65 | 55366 | 2375 | ·95710 | ·04290 | 11·180 |
| 66 | 52991 | 2390 | ·95491 | ·04509 | 10·659 |
| 67 | 50601 | 2403 | ·95251 | ·04749 | 10·138 |
| 68 | 48198 | 2432 | ·94953 | ·05047 | 9·619 |
| 69 | 45766 | 2492 | ·94557 | ·05443 | 9·104 |
| 70 | 43274 | 2571 | ·94059 | ·05941 | 8·599 |
| 71 | 40703 | 2666 | ·93451 | ·06549 | 8·111 |
| 72 | 38037 | 2754 | ·92760 | ·07240 | 7·644 |
| 73 | 35283 | 2824 | ·91994 | ·08006 | 7·202 |
| 74 | 32459 | 2867 | ·91167 | ·08833 | 6·785 |
| 75 | 29592 | 2880 | ·90268 | ·09732 | 6·394 |
| 76 | 26712 | 2856 | ·89308 | ·10692 | 6·029 |
| 77 | 23856 | 2798 | ·88271 | ·11729 | 5·691 |
| 78 | 21058 | 2696 | ·87198 | ·12802 | 5·380 |
| 79 | 18362 | 2551 | ·86110 | ·13890 | 5·097 |
| 80 | 15811 | 2365 | ·85038 | ·14962 | 4·839 |
| 81 | 13446 | 2156 | ·83965 | ·16035 | 4·602 |
| 82 | 11290 | 1931 | ·82900 | ·17100 | 4·385 |
| 83 | 9359 | 1701 | ·81821 | ·18179 | 4·187 |
| 84 | 7658 | 1474 | ·80758 | ·19242 | 4·006 |
| 85 | 6184 | 1255 | ·79702 | ·20298 | 3·841 |
| 86 | 4929 | 1050 | ·78705 | ·21295 | 3·692 |
| 87 | 3879 | 861 | ·77800 | ·22200 | 3·556 |
| 88 | 3018 | 693 | ·77031 | ·22969 | 3·428 |
| 89 | 2325 | 550 | ·76356 | ·23644 | 3·301 |
| 90 | 1775 | 430 | ·75747 | ·24253 | 3·169 |
| 91 | 1345 | 335 | ·75117 | ·24883 | 3·023 |
| 92 | 1010 | 259 | ·74395 | ·25605 | 2·859 |
| 93 | 751 | 199 | ·73449 | ·26551 | 2·672 |
| 94 | 552 | 154 | ·72032 | ·27968 | 2·457 |
| 95 | 398 | 120 | ·70042 | ·29958 | 2·215 |
| 96 | 278 | 91 | ·67188 | ·32812 | 1·951 |
| 97 | 187 | 69 | ·63131 | ·36869 | 1·660 |
| 98 | 118 | 50 | ·57251 | ·42749 | 1·338 |
| 99 | 68 | 37 | ·46470 | ·53530 | ·958 |
| 00 | 31 | 31 | ·00000 | 1·00000 | ·500 |

## Table 3.

### Mortality Experience, 1893–97.

Life Table (Area 1.—Rural and Urban Districts Combined.)

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 184 | ·99816 | ·00184 | 48·921 |
| 17 | 99816 | 200 | ·99799 | ·00201 | 48·011 |
| 18 | 99616 | 222 | ·99777 | ·00223 | 47·106 |
| 19 | 99394 | 247 | ·99751 | ·00249 | 46·210 |
| 20 | 99147 | 276 | ·99722 | ·00278 | 45·324 |
| 21 | 98871 | 304 | ·99692 | ·00308 | 44·449 |
| 22 | 98567 | 333 | ·99663 | ·00337 | 43·584 |
| 23 | 98234 | 359 | ·99635 | ·00365 | 42·731 |
| 24 | 97875 | 385 | ·99608 | ·00392 | 41·886 |
| 25 | 97490 | 405 | ·99584 | ·00416 | 41·049 |
| 26 | 97085 | 427 | ·99562 | ·00438 | 40·218 |
| 27 | 96658 | 441 | ·99542 | ·00458 | 39·394 |
| 28 | 96217 | 458 | ·99525 | ·00475 | 38·572 |
| 29 | 95759 | 466 | ·99512 | ·00488 | 37·754 |
| 30 | 95293 | 477 | ·99500 | ·00500 | 36·936 |
| 31 | 94816 | 484 | ·99489 | ·00511 | 36·120 |
| 32 | 94332 | 494 | ·99476 | ·00524 | 35·302 |
| 33 | 93838 | 506 | ·99460 | ·00540 | 34·485 |
| 34 | 93332 | 523 | ·99440 | ·00560 | 33·670 |
| 35 | 92809 | 543 | ·99414 | ·00586 | 32·857 |
| 36 | 92266 | 570 | ·99383 | ·00617 | 32·047 |
| 37 | 91696 | 598 | ·99348 | ·00652 | 31·243 |
| 38 | 91098 | 629 | ·99310 | ·00690 | 30·445 |
| 39 | 90469 | 660 | ·99270 | ·00730 | 29·653 |
| 40 | 89809 | 690 | ·99231 | ·00769 | 28·867 |
| 41 | 89119 | 719 | ·99192 | ·00808 | 28·087 |
| 42 | 88400 | 748 | ·99154 | ·00846 | 27·311 |
| 43 | 87652 | 776 | ·99116 | ·00884 | 26·541 |
| 44 | 86876 | 800 | ·99078 | ·00922 | 25·773 |
| 45 | 86076 | 829 | ·99037 | ·00963 | 25·008 |
| 46 | 85247 | 859 | ·98992 | ·01008 | 24·246 |
| 47 | 84388 | 897 | ·98937 | ·01063 | 23·488 |
| 48 | 83491 | 944 | ·98870 | ·01130 | 22·735 |
| 49 | 82547 | 1000 | ·98790 | ·01210 | 21·988 |
| 50 | 81547 | 1061 | ·98698 | ·01302 | 21·252 |
| 51 | 80486 | 1132 | ·98595 | ·01405 | 20·526 |
| 52 | 79354 | 1200 | ·98487 | ·01513 | 19·812 |
| 53 | 78154 | 1268 | ·98378 | ·01622 | 19·108 |
| 54 | 76886 | 1330 | ·98270 | ·01730 | 18·415 |

TABLE 3.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living one Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 75556 | 1389 | ·98162 | ·01838 | 17·731 |
| 56 | 74167 | 1446 | ·98051 | ·01949 | 17·053 |
| 57 | 72721 | 1508 | ·97927 | ·02073 | 16·383 |
| 58 | 71213 | 1579 | ·97782 | ·02218 | 15·719 |
| 59 | 69634 | 1670 | ·97602 | ·02398 | 15·063 |
| 60 | 67964 | 1777 | ·97384 | ·02616 | 14·422 |
| 61 | 66187 | 1900 | ·97130 | ·02870 | 13·795 |
| 62 | 64287 | 2025 | ·96850 | ·03150 | 13·188 |
| 63 | 62262 | 2149 | ·96550 | ·03450 | 12·601 |
| 64 | 60113 | 2257 | ·96246 | ·03754 | 12·033 |
| 65 | 57856 | 2349 | ·95941 | ·04059 | 11·483 |
| 66 | 55507 | 2421 | ·95637 | ·04363 | 10·948 |
| 67 | 53086 | 2484 | ·95322 | ·04678 | 10·425 |
| 68 | 50602 | 2541 | ·94977 | ·05023 | 9·912 |
| 69 | 48061 | 2604 | ·94582 | ·05418 | 9·410 |
| 70 | 45457 | 2670 | ·94126 | ·05874 | 8·920 |
| 71 | 42787 | 2740 | ·93596 | ·06404 | 8·446 |
| 72 | 40047 | 2807 | ·92991 | ·07009 | 7·989 |
| 73 | 37240 | 2861 | ·92317 | ·07683 | 7·553 |
| 74 | 34379 | 2896 | ·91576 | ·08424 | 7·140 |
| 75 | 31483 | 2902 | ·90783 | ·09217 | 6·751 |
| 76 | 28581 | 2872 | ·89954 | ·10046 | 6·386 |
| 77 | 25709 | 2806 | ·89087 | ·10913 | 6·044 |
| 78 | 22903 | 2710 | ·88167 | ·11833 | 5·723 |
| 79 | 20193 | 2585 | ·87195 | ·12805 | 5·424 |
| 80 | 17608 | 2435 | ·86170 | ·13830 | 5·147 |
| 81 | 15173 | 2261 | ·85098 | ·14902 | 4·892 |
| 82 | 12912 | 2065 | ·84005 | ·15995 | 4·662 |
| 83 | 10847 | 1852 | ·82933 | ·17067 | 4·454 |
| 84 | 8995 | 1624 | ·81944 | ·18056 | 4·267 |
| 85 | 7371 | 1395 | ·81066 | ·18934 | 4·098 |
| 86 | 5976 | 1178 | ·80291 | ·19709 | 3·938 |
| 87 | 4798 | 979 | ·79588 | ·20412 | 3·782 |
| 88 | 3819 | 805 | ·78926 | ·21074 | 3·623 |
| 89 | 3014 | 657 | ·78218 | ·21782 | 3·457 |
| 90 | 2357 | 533 | ·77386 | ·22614 | 3·281 |
| 91 | 1824 | 431 | ·76384 | ·23616 | 3·093 |
| 92 | 1393 | 345 | ·75198 | ·24802 | 2·895 |
| 93 | 1048 | 275 | ·73809 | ·26191 | 2·685 |
| 94 | 773 | 215 | ·72149 | ·27851 | 2·462 |
| 95 | 558 | 167 | ·70042 | ·29958 | 2·219 |
| 96 | 391 | 128 | ·67188 | ·32812 | 1·953 |
| 97 | 263 | 97 | ·63131 | ·36869 | 1·661 |
| 98 | 166 | 71 | ·57251 | ·42749 | 1·338 |
| 99 | 95 | 51 | ·46470 | ·53530 | ·964 |
| 100 | 44 | 44 | ·00000 | 1·00000 | ·500 |

## Table 4.

### Mortality Experience 1893–97.

### Life Table (Area 2.—Rural).

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 328 | ·99672 | ·00328 | 46·118 |
| 17 | 99672 | 342 | ·99657 | ·00343 | 45·269 |
| 18 | 99330 | 352 | ·99647 | ·00353 | 44·423 |
| 19 | 98978 | 355 | ·99641 | ·00359 | 43·578 |
| 20 | 98623 | 355 | ·99638 | ·00362 | 42·734 |
| 21 | 98268 | 357 | ·99636 | ·00364 | 41·887 |
| 22 | 97911 | 358 | ·99635 | ·00365 | 41·038 |
| 23 | 97553 | 361 | ·99630 | ·00370 | 40·186 |
| 24 | 97192 | 369 | ·99621 | ·00379 | 39·334 |
| 25 | 96823 | 378 | ·99610 | ·00390 | 38·481 |
| 26 | 96445 | 388 | ·99597 | ·00403 | 37·630 |
| 27 | 96057 | 401 | ·99581 | ·00419 | 36·780 |
| 28 | 95656 | 422 | ·99558 | ·00442 | 35·932 |
| 29 | 95234 | 447 | ·99531 | ·00469 | 35·090 |
| 30 | 94787 | 474 | ·99499 | ·00501 | 34·253 |
| 31 | 94313 | 505 | ·99465 | ·00535 | 33·422 |
| 32 | 93808 | 534 | ·99431 | ·00569 | 32·600 |
| 33 | 93274 | 559 | ·99400 | ·00600 | 31·783 |
| 34 | 92715 | 583 | ·99370 | ·00630 | 30·972 |
| 35 | 92132 | 609 | ·99340 | ·00660 | 30·165 |
| 36 | 91523 | 636 | ·99305 | ·00695 | 29·362 |
| 37 | 90887 | 672 | ·99262 | ·00738 | 28·564 |
| 38 | 90215 | 712 | ·99211 | ·00789 | 27·773 |
| 39 | 89503 | 759 | ·99152 | ·00848 | 26·990 |
| 40 | 88744 | 807 | ·99089 | ·00911 | 26·216 |
| 41 | 87937 | 859 | ·99025 | ·00975 | 25·453 |
| 42 | 87078 | 903 | ·98963 | ·01037 | 24·699 |
| 43 | 86175 | 944 | ·98905 | ·01095 | 23·953 |
| 44 | 85231 | 979 | ·98850 | ·01150 | 23·212 |
| 45 | 84252 | 1018 | ·98792 | ·01208 | 22·476 |
| 46 | 83234 | 1059 | ·98728 | ·01272 | 21·745 |
| 47 | 82175 | 1107 | ·98653 | ·01347 | 21·019 |
| 48 | 81068 | 1166 | ·98561 | ·01439 | 20·299 |
| 49 | 79902 | 1237 | ·98451 | ·01549 | 19·588 |
| 50 | 78665 | 1313 | ·98331 | ·01669 | 18·888 |
| 51 | 77352 | 1388 | ·98206 | ·01794 | 18·200 |
| 52 | 75964 | 1453 | ·98086 | ·01914 | 17·523 |
| 53 | 74511 | 1508 | ·97975 | ·02025 | 16·855 |
| 54 | 73003 | 1552 | ·97874 | ·02126 | 16·193 |

TABLE 4.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 71451 | 1592 | ·97772 | ·02228 | 15·534 |
| 56 | 69859 | 1635 | ·97660 | ·02340 | 14·877 |
| 57 | 68224 | 1700 | ·97508 | ·02492 | 14·221 |
| 58 | 66524 | 1796 | ·97300 | ·02700 | 13·572 |
| 59 | 64728 | 1928 | ·97022 | ·02978 | 12·935 |
| 60 | 62800 | 2090 | ·96672 | ·03328 | 12·316 |
| 61 | 60710 | 2275 | ·96251 | ·03749 | 11·723 |
| 62 | 58435 | 2459 | ·95793 | ·04207 | 11·160 |
| 63 | 55976 | 2618 | ·95323 | ·04677 | 10·628 |
| 64 | 53358 | 2738 | ·94868 | ·05132 | 10·125 |
| 65 | 50620 | 2820 | ·94431 | ·05569 | 9·646 |
| 66 | 47800 | 2865 | ·94004 | ·05996 | 9·185 |
| 67 | 44935 | 2897 | ·93553 | ·06447 | 8·739 |
| 68 | 42038 | 2914 | ·93067 | ·06933 | 8·307 |
| 69 | 39124 | 2923 | ·92529 | ·07471 | 7·889 |
| 70 | 36201 | 2914 | ·91949 | ·08051 | 7·485 |
| 71 | 33287 | 2886 | ·91332 | ·08668 | 7·097 |
| 72 | 30401 | 2831 | ·90689 | ·09311 | 6·723 |
| 73 | 27570 | 2756 | ·90001 | ·09999 | 6·362 |
| 74 | 24814 | 2664 | ·89265 | ·10735 | 6·013 |
| 75 | 22150 | 2556 | ·88460 | ·11540 | 5 676 |
| 76 | 19594 | 2434 | ·87576 | ·12424 | 5·351 |
| 77 | 17160 | 2299 | ·86605 | ·13395 | 5·039 |
| 78 | 14861 | 2149 | ·85543 | ·14457 | 4·742 |
| 79 | 12712 | 1985 | ·84379 | ·15621 | 4·458 |
| 80 | 10727 | 1812 | ·83107 | ·16893 | 4·191 |
| 81 | 8915 | 1626 | ·81765 | ·18235 | 3·941 |
| 82 | 7289 | 1429 | ·80401 | ·19599 | 3·709 |
| 83 | 5860 | 1221 | ·79151 | ·20849 | 3·491 |
| 84 | 4639 | 1030 | ·77796 | ·22204 | 3·279 |
| 85 | 3609 | 850 | ·76460 | ·23540 | 3·072 |
| 86 | 2759 | 686 | ·75124 | ·24876 | 2·864 |
| 87 | 2073 | 551 | ·73447 | ·26553 | 2·647 |
| 88 | 1522 | 440 | ·71055 | ·28945 | 2·423 |
| 89 | 1082 | 343 | ·68319 | ·31681 | 2·207 |
| 90 | 739 | 257 | ·65171 | ·34829 | 1·998 |
| 91 | 482 | 185 | ·61604 | ·38396 | 1·798 |
| 92 | 297 | 126 | ·57610 | ·42390 | 1·605 |
| 93 | 171 | 80 | ·52997 | ·47003 | 1·419 |
| 94 | 91 | 48 | ·47429 | ·52571 | 1·229 |
| 95 | 43 | 26 | ·40381 | ·59619 | 1·035 |
| 96 | 17 | 12 | ·31309 | ·68691 | ·846 |
| 97 | 5 | 4 | ·19662 | ·80338 | ·684 |
| 98 | 1 | 1 | ·00000 | 1·00000 | ·500 |
| 99 | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... |

## Table 5.

### Mortality Experience 1893–97.

### Life Table (Area 2.—Urban).

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 214 | ·99786 | ·00214 | 44·706 |
| 17 | 99786 | 234 | ·99764 | ·00236 | 43·800 |
| 18 | 99552 | 263 | ·99735 | ·00265 | 42·902 |
| 19 | 99289 | 292 | ·99704 | ·00296 | 42·015 |
| 20 | 98997 | 324 | ·99674 | ·00326 | 41·138 |
| 21 | 98673 | 344 | ·99649 | ·00351 | 40·270 |
| 22 | 98329 | 364 | ·99631 | ·00369 | 39·410 |
| 23 | 97965 | 374 | ·99618 | ·00382 | 38·555 |
| 24 | 97591 | 383 | ·99607 | ·00393 | 37·701 |
| 25 | 97208 | 394 | ·99594 | ·00406 | 36·847 |
| 26 | 96814 | 409 | ·99577 | ·00423 | 35·994 |
| 27 | 96405 | 432 | ·99553 | ·00447 | 35·145 |
| 28 | 95973 | 458 | ·99523 | ·00477 | 34·301 |
| 29 | 95515 | 490 | ·99488 | ·00512 | 33·463 |
| 30 | 95025 | 521 | ·99451 | ·00549 | 32·633 |
| 31 | 94504 | 555 | ·99413 | ·00587 | 31·811 |
| 32 | 93949 | 587 | ·99375 | ·00625 | 30·996 |
| 33 | 93362 | 621 | ·99336 | ·00664 | 30·187 |
| 34 | 92741 | 654 | ·99294 | ·00706 | 29·386 |
| 35 | 92087 | 693 | ·99247 | ·00753 | 28·591 |
| 36 | 91394 | 735 | ·99195 | ·00805 | 27·804 |
| 37 | 90659 | 784 | ·99136 | ·00864 | 27·025 |
| 38 | 89875 | 834 | ·99072 | ·00928 | 26·257 |
| 39 | 89041 | 887 | ·99002 | ·00998 | 25·498 |
| 40 | 88154 | 943 | ·98929 | ·01071 | 24·750 |
| 41 | 87211 | 1003 | ·98851 | ·01149 | 24·012 |
| 42 | 86208 | 1055 | ·98774 | ·01226 | 23·285 |
| 43 | 85153 | 1106 | ·98699 | ·01301 | 22·568 |
| 44 | 84047 | 1150 | ·98632 | ·01368 | 21·858 |
| 45 | 82897 | 1188 | ·98567 | ·01433 | 21·154 |
| 46 | 81709 | 1219 | ·98507 | ·01493 | 20·455 |
| 47 | 80490 | 1253 | ·98444 | ·01556 | 19·757 |
| 48 | 79237 | 1288 | ·98374 | ·01626 | 19·061 |
| 49 | 77949 | 1335 | ·98287 | ·01713 | 18·368 |
| 50 | 76614 | 1393 | ·98181 | ·01819 | 17·679 |
| 51 | 75221 | 1468 | ·98047 | ·01953 | 16·998 |
| 52 | 73753 | 1556 | ·97889 | ·02111 | 16·326 |
| 53 | 72197 | 1658 | ·97703 | ·02297 | 15·667 |
| 54 | 70539 | 1769 | ·97493 | ·02507 | 15·023 |

TABLE 5.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 68770 | 1883 | ·97262 | ·02738 | 14·397 |
| 56 | 66887 | 1997 | ·97014 | ·02986 | 13·788 |
| 57 | 64890 | 2109 | ·96749 | ·03251 | 13·197 |
| 58 | 62781 | 2216 | ·96470 | ·03530 | 12·623 |
| 59 | 60565 | 2316 | ·96177 | ·03823 | 12·068 |
| 60 | 58249 | 2405 | ·95872 | ·04128 | 11·527 |
| 61 | 55844 | 2481 | ·95556 | ·04444 | 11·002 |
| 62 | 53363 | 2554 | ·95214 | ·04786 | 10·491 |
| 63 | 50809 | 2622 | ·94839 | ·05161 | 9·993 |
| 64 | 48187 | 2682 | ·94433 | ·05567 | 9·509 |
| 65 | 45505 | 2730 | ·94000 | ·06000 | 9·040 |
| 66 | 42775 | 2763 | ·93540 | ·06460 | 8·585 |
| 67 | 40012 | 2777 | ·93060 | ·06940 | 8·144 |
| 68 | 37235 | 2772 | ·92555 | ·07445 | 7·714 |
| 69 | 34463 | 2756 | ·92004 | ·07996 | 7·294 |
| 70 | 31707 | 2731 | ·91385 | ·08615 | 6·885 |
| 71 | 28976 | 2704 | ·90668 | ·09332 | 6·486 |
| 72 | 26272 | 2667 | ·89850 | ·10150 | 6·103 |
| 73 | 23605 | 2613 | ·88929 | ·11071 | 5·735 |
| 74 | 20992 | 2539 | ·87903 | ·12097 | 5·387 |
| 75 | 18453 | 2444 | ·86755 | ·13245 | 5·060 |
| 76 | 16009 | 2319 | ·85513 | ·14487 | 4·756 |
| 77 | 13690 | 2164 | ·84192 | ·15808 | 4·477 |
| 78 | 11526 | 1978 | ·82835 | ·17165 | 4·223 |
| 79 | 9548 | 1770 | ·81467 | ·18533 | 3·995 |
| 80 | 7778 | 1546 | ·80121 | ·19879 | 3·790 |
| 81 | 6232 | 1318 | ·78847 | ·21153 | 3·606 |
| 82 | 4914 | 1096 | ·77695 | ·22305 | 3·439 |
| 83 | 3818 | 891 | ·76660 | ·23340 | 3·283 |
| 84 | 2927 | 711 | ·75710 | ·24290 | 3·130 |
| 85 | 2216 | 559 | ·74794 | ·25206 | 2·974 |
| 86 | 1657 | 434 | ·73765 | ·26235 | 2·807 |
| 87 | 1223 | 333 | ·72788 | ·27212 | 2·628 |
| 88 | 890 | 258 | ·71055 | ·28945 | 2·423 |
| 89 | 632 | 200 | ·68319 | ·31681 | 2·207 |
| 90 | 432 | 150 | ·65171 | ·34829 | 1·998 |
| 91 | 282 | 109 | ·61604 | ·38396 | 1·797 |
| 92 | 173 | 73 | ·57610 | ·42390 | 1·607 |
| 93 | 100 | 47 | ·52997 | ·47003 | 1·421 |
| 94 | 53 | 28 | ·47429 | ·52571 | 1·237 |
| 95 | 25 | 15 | ·40381 | ·59619 | 1·057 |
| 96 | 10 | 7 | ·31309 | ·68691 | ·894 |
| 97 | 3 | 2 | ·19662 | ·80338 | ·815 |
| 98 | 1 | 1 | ·00000 | 1·00000 | ·500 |
| 99 | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... |

## Table 6.

### Mortality Experience 1893–97.

**Life Table (Area 2.—Rural and Urban Districts Combined).**

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 255 | ·99744 | ·00256 | 45·154 |
| 17 | 99745 | 273 | ·99726 | ·00274 | 44·268 |
| 18 | 99472 | 293 | ·99706 | ·00294 | 43·388 |
| 19 | 99179 | 312 | ·99684 | ·00316 | 42·515 |
| 20 | 98867 | 332 | ·99664 | ·00336 | 41·648 |
| 21 | 98535 | 347 | ·99648 | ·00352 | 40·787 |
| 22 | 98188 | 358 | ·99634 | ·00366 | 39·928 |
| 23 | 97830 | 369 | ·99622 | ·00378 | 39·074 |
| 24 | 97461 | 379 | ·99612 | ·00388 | 38·220 |
| 25 | 97082 | 388 | ·99600 | ·00400 | 37·366 |
| 26 | 96694 | 402 | ·99584 | ·00416 | 36·515 |
| 27 | 96292 | 420 | ·99564 | ·00436 | 35·665 |
| 28 | 95872 | 443 | ·99539 | ·00461 | 34·819 |
| 29 | 95429 | 467 | ·99510 | ·00490 | 33·978 |
| 30 | 94962 | 497 | ·99477 | ·00523 | 33·142 |
| 31 | 94465 | 527 | ·99442 | ·00558 | 32·315 |
| 32 | 93938 | 559 | ·99405 | ·00595 | 31·493 |
| 33 | 93379 | 591 | ·99367 | ·00633 | 30·678 |
| 34 | 92788 | 624 | ·99327 | ·00673 | 29·871 |
| 35 | 92164 | 662 | ·99282 | ·00718 | 29·070 |
| 36 | 91502 | 703 | ·99232 | ·00768 | 28·277 |
| 37 | 90799 | 748 | ·99176 | ·00824 | 27·492 |
| 38 | 90051 | 797 | ·99114 | ·00886 | 26·715 |
| 39 | 89254 | 850 | ·99047 | ·00953 | 25·950 |
| 40 | 88404 | 904 | ·98978 | ·01022 | 25·194 |
| 41 | 87500 | 957 | ·98905 | ·01095 | 24·450 |
| 42 | 86543 | 1009 | ·98834 | ·01166 | 23·714 |
| 43 | 85534 | 1057 | ·98765 | ·01235 | 22·988 |
| 44 | 84477 | 1095 | ·98702 | ·01298 | 22·269 |
| 45 | 83382 | 1135 | ·98639 | ·01361 | 21·555 |
| 46 | 82247 | 1170 | ·98578 | ·01422 | 20·846 |
| 47 | 81077 | 1208 | ·98510 | ·01490 | 20·139 |
| 48 | 79869 | 1251 | ·98433 | ·01567 | 19·437 |
| 49 | 78618 | 1305 | ·98339 | ·01661 | 18·738 |
| 50 | 77313 | 1370 | ·98229 | ·01771 | 18·046 |
| 51 | 75943 | 1444 | ·98099 | ·01901 | 17·362 |
| 52 | 74499 | 1525 | ·97954 | ·02046 | 16·689 |
| 53 | 72974 | 1612 | ·97792 | ·02208 | 16·027 |
| 54 | 71362 | 1701 | ·97616 | ·02384 | 15·378 |

TABLE 6.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 69661 | 1794 | ·97425 | ·02575 | 14·742 |
| 56 | 67867 | 1887 | ·97219 | ·02781 | 14·118 |
| 57 | 65980 | 1987 | ·96988 | ·03012 | 13·507 |
| 58 | 63993 | 2093 | ·96730 | ·03270 | 12·911 |
| 59 | 61900 | 2203 | ·96441 | ·03559 | 12·331 |
| 60 | 59697 | 2314 | ·96123 | ·03877 | 11·768 |
| 61 | 57383 | 2424 | ·95776 | ·04224 | 11·222 |
| 62 | 54959 | 2530 | ·95397 | ·04603 | 10·695 |
| 63 | 52429 | 2629 | ·94986 | ·05014 | 10·187 |
| 64 | 49800 | 2713 | ·94552 | ·05448 | 9·698 |
| 65 | 47087 | 2777 | ·94103 | ·05897 | 9·228 |
| 66 | 44310 | 2819 | ·93638 | ·06362 | 8·775 |
| 67 | 41491 | 2837 | ·93162 | ·06838 | 8·338 |
| 68 | 38654 | 2831 | ·92676 | ·07324 | 7·913 |
| 69 | 35823 | 2807 | ·92163 | ·07837 | 7·499 |
| 70 | 33016 | 2775 | ·91595 | ·08405 | 7·094 |
| 71 | 30241 | 2739 | ·90945 | ·09055 | 6·699 |
| 72 | 27502 | 2694 | ·90205 | ·09795 | 6·316 |
| 73 | 24808 | 2638 | ·89365 | ·10635 | 5·947 |
| 74 | 22170 | 2568 | ·88415 | ·11585 | 5·595 |
| 75 | 19602 | 2482 | ·87337 | ·12663 | 5·263 |
| 76 | 17120 | 2367 | ·86172 | ·13828 | 4·954 |
| 77 | 14753 | 2222 | ·84937 | ·15063 | 4·669 |
| 78 | 12531 | 2051 | ·83636 | ·16364 | 4·408 |
| 79 | 10480 | 1856 | ·82289 | ·17711 | 4·172 |
| 80 | 8624 | 1638 | ·81009 | ·18991 | 3·963 |
| 81 | 6986 | 1407 | ·79861 | ·20139 | 3·774 |
| 82 | 5579 | 1177 | ·78895 | ·21105 | 3·600 |
| 83 | 4402 | 966 | ·78051 | ·21949 | 3·429 |
| 84 | 3436 | 782 | ·77250 | ·22750 | 3·253 |
| 85 | 2654 | 629 | ·76318 | ·23682 | 3·064 |
| 86 | 2025 | 504 | ·75074 | ·24926 | 2·859 |
| 87 | 1521 | 406 | ·73319 | ·26681 | 2·643 |
| 88 | 1115 | 323 | ·71055 | ·28945 | 2·422 |
| 89 | 792 | 251 | ·68319 | ·31681 | 2·206 |
| 90 | 541 | 188 | ·65171 | ·34829 | 1·997 |
| 91 | 353 | 136 | ·61604 | ·38396 | 1·796 |
| 92 | 217 | 92 | ·57610 | ·42390 | 1·605 |
| 93 | 125 | 59 | ·52997 | ·47003 | 1·419 |
| 94 | 66 | 35 | ·47429 | ·52571 | 1·239 |
| 95 | 31 | 18 | ·40381 | ·59619 | 1·072 |
| 96 | 13 | 9 | ·31309 | ·68691 | ·894 |
| 97 | 4 | 3 | ·19662 | ·80338 | ·751 |
| 98 | 1 | 1 | ·00000 | 1·00000 | ·500 |
| 99 | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... |

## Table 7.

### Mortality Experience 1893–97.

### Life Table (Area 3.—Rural).

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 221 | ·99780 | ·00220 | 47·881 |
| 17 | 99779 | 238 | ·99759 | ·00241 | 46·985 |
| 18 | 99541 | 264 | ·99734 | ·00266 | 46·096 |
| 19 | 99277 | 292 | ·99705 | ·00295 | 45·218 |
| 20 | 98985 | 318 | ·99677 | ·00323 | 44·349 |
| 21 | 98667 | 343 | ·99652 | ·00348 | 43·491 |
| 22 | 98324 | 361 | ·99632 | ·00368 | 42·641 |
| 23 | 97963 | 374 | ·99618 | ·00382 | 41·796 |
| 24 | 97589 | 381 | ·99610 | ·00390 | 40·954 |
| 25 | 97208 | 385 | ·99604 | ·00396 | 40·113 |
| 26 | 96823 | 389 | ·99598 | ·00402 | 39·270 |
| 27 | 96434 | 397 | ·99588 | ·00412 | 38·426 |
| 28 | 96037 | 410 | ·99573 | ·00427 | 37·583 |
| 29 | 95627 | 429 | ·99553 | ·00447 | 36·743 |
| 30 | 95198 | 448 | ·99529 | ·00471 | 35·905 |
| 31 | 94750 | 472 | ·99502 | ·00498 | 35·073 |
| 32 | 94278 | 494 | ·99475 | ·00525 | 34·247 |
| 33 | 93784 | 519 | ·99448 | ·00552 | 33·424 |
| 34 | 93265 | 539 | ·99422 | ·00578 | 32·607 |
| 35 | 92726 | 560 | ·99395 | ·00605 | 31·794 |
| 36 | 92166 | 582 | ·99368 | ·00632 | 30·984 |
| 37 | 91584 | 605 | ·99340 | ·00660 | 30·178 |
| 38 | 90979 | 629 | ·99310 | ·00690 | 29·375 |
| 39 | 90350 | 655 | ·99276 | ·00724 | 28·576 |
| 40 | 89695 | 683 | ·99238 | ·00762 | 27·781 |
| 41 | 89012 | 716 | ·99196 | ·00804 | 26·990 |
| 42 | 88296 | 753 | ·99148 | ·00852 | 26·205 |
| 43 | 87543 | 791 | ·99097 | ·00903 | 25·426 |
| 44 | 86752 | 831 | ·99043 | ·00957 | 24·654 |
| 45 | 85921 | 868 | ·98989 | ·01011 | 23·887 |
| 46 | 85053 | 908 | ·98933 | ·01067 | 23·126 |
| 47 | 84145 | 946 | ·98876 | ·01124 | 22·370 |
| 48 | 83199 | 992 | ·98807 | ·01193 | 21·619 |
| 49 | 82207 | 1047 | ·98725 | ·01275 | 20·874 |
| 50 | 81160 | 1118 | ·98624 | ·01376 | 20·136 |
| 51 | 80042 | 1196 | ·98504 | ·01496 | 19·411 |
| 52 | 78846 | 1289 | ·98366 | ·01634 | 18·697 |
| 53 | 77557 | 1381 | ·98220 | ·01780 | 18·000 |
| 54 | 76176 | 1467 | ·98073 | ·01927 | 17·317 |

TABLE 7.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 74709 | 1543 | ·97935 | ·02065 | 16·648 |
| 56 | 73166 | 1608 | ·97802 | ·02198 | 15·988 |
| 57 | 71558 | 1662 | ·97675 | ·02325 | 15·336 |
| 58 | 69896 | 1723 | ·97536 | ·02464 | 14·689 |
| 59 | 68173 | 1790 | ·97375 | ·02625 | 14·048 |
| 60 | 66383 | 1881 | ·97166 | ·02834 | 13·413 |
| 61 | 64502 | 1999 | ·96902 | ·03098 | 12·789 |
| 62 | 62503 | 2135 | ·96585 | ·03415 | 12·182 |
| 63 | 60368 | 2282 | ·96218 | ·03782 | 11·595 |
| 64 | 58086 | 2435 | ·95808 | ·04192 | 11·031 |
| 65 | 55651 | 2581 | ·95363 | ·04637 | 10·492 |
| 66 | 53070 | 2707 | ·94897 | ·05103 | 9·978 |
| 67 | 50363 | 2813 | ·94415 | ·05585 | 9·488 |
| 68 | 47550 | 2889 | ·93924 | ·06076 | 9·019 |
| 69 | 44661 | 2935 | ·93427 | ·06573 | 8·570 |
| 70 | 41726 | 2949 | ·92929 | ·07071 | 8·138 |
| 71 | 38777 | 2937 | ·92427 | ·07573 | 7·719 |
| 72 | 35840 | 2903 | ·91897 | ·08103 | 7·311 |
| 73 | 32937 | 2863 | ·91308 | ·08692 | 6·911 |
| 74 | 30074 | 2814 | ·90642 | ·09358 | 6·521 |
| 75 | 27260 | 2764 | ·89861 | ·10139 | 6·143 |
| 76 | 24496 | 2703 | ·88966 | ·11034 | 5·779 |
| 77 | 21793 | 2620 | ·87979 | ·12021 | 5·434 |
| 78 | 19173 | 2499 | ·86966 | ·13034 | 5·108 |
| 79 | 16674 | 2343 | ·85945 | ·14055 | 4·799 |
| 80 | 14331 | 2164 | ·84901 | ·15099 | 4·502 |
| 81 | 12167 | 1977 | ·83750 | ·16250 | 4·214 |
| 82 | 10190 | 1794 | ·82393 | ·17607 | 3·934 |
| 83 | 8396 | 1618 | ·80731 | ·19269 | 3·668 |
| 84 | 6778 | 1434 | ·78847 | ·21153 | 3·424 |
| 85 | 5344 | 1225 | ·77072 | ·22928 | 3·208 |
| 86 | 4119 | 1011 | ·75451 | ·24549 | 3·015 |
| 87 | 3108 | 812 | ·73884 | ·26116 | 2·833 |
| 88 | 2296 | 635 | ·72354 | ·27646 | 2·657 |
| 89 | 1661 | 484 | ·70875 | ·29125 | 2·482 |
| 90 | 1177 | 361 | ·69276 | ·30724 | 2·297 |
| 91 | 816 | 267 | ·67246 | ·32754 | 2·094 |
| 92 | 549 | 196 | ·64344 | ·35656 | 1·869 |
| 93 | 353 | 141 | ·60125 | ·39875 | 1·628 |
| 94 | 212 | 98 | ·53935 | ·46065 | 1·376 |
| 95 | 114 | 62 | ·45286 | ·54714 | 1·129 |
| 96 | 52 | 35 | ·32947 | ·67053 | ·886 |
| 97 | 17 | 14 | ·18175 | ·81825 | ·676 |
| 98 | 3 | 3 | ·00000 | 1·00000 | ·500 |
| 99 | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... |

## Table 8.

### Mortality Experience 1893–97.

### Life Table (Area 3.—Urban).

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 235 | ·99766 | ·00234 | 46·387 |
| 17 | 99765 | 263 | ·99734 | ·00266 | 45·494 |
| 18 | 99502 | 296 | ·99702 | ·00298 | 44·614 |
| 19 | 99206 | 328 | ·99670 | ·00330 | 43·745 |
| 20 | 98878 | 359 | ·99638 | ·00362 | 42·889 |
| 21 | 98519 | 387 | ·99608 | ·00392 | 42·043 |
| 22 | 98132 | 413 | ·99580 | ·00420 | 41·208 |
| 23 | 97719 | 435 | ·99554 | ·00446 | 40·379 |
| 24 | 97284 | 456 | ·99532 | ·00468 | 39·558 |
| 25 | 96828 | 470 | ·99515 | ·00485 | 38·741 |
| 26 | 96358 | 480 | ·99502 | ·00498 | 37·928 |
| 27 | 95878 | 486 | ·99492 | ·00508 | 37·115 |
| 28 | 95392 | 496 | ·99481 | ·00519 | 36·303 |
| 29 | 94896 | 505 | ·99467 | ·00533 | 35·489 |
| 30 | 94391 | 520 | ·99450 | ·00550 | 34·676 |
| 31 | 93871 | 533 | ·99432 | ·00568 | 33·865 |
| 32 | 93338 | 550 | ·99410 | ·00590 | 33·056 |
| 33 | 92788 | 569 | ·99388 | ·00612 | 32·249 |
| 34 | 92219 | 584 | ·99365 | ·00635 | 31·445 |
| 35 | 91635 | 606 | ·99340 | ·00660 | 30·643 |
| 36 | 91029 | 631 | ·99307 | ·00693 | 29·843 |
| 37 | 90398 | 661 | ·99267 | ·00733 | 29·048 |
| 38 | 89737 | 702 | ·99217 | ·00783 | 28·258 |
| 39 | 89035 | 747 | ·99159 | ·00841 | 27·477 |
| 40 | 88288 | 800 | ·99095 | ·00905 | 26·705 |
| 41 | 87488 | 848 | ·99030 | ·00970 | 25·944 |
| 42 | 86640 | 893 | ·98970 | ·01030 | 25·193 |
| 43 | 85747 | 927 | ·98919 | ·01081 | 24·451 |
| 44 | 84820 | 953 | ·98875 | ·01125 | 23·712 |
| 45 | 83867 | 979 | ·98833 | ·01167 | 22·977 |
| 46 | 82888 | 1006 | ·98787 | ·01213 | 22·242 |
| 47 | 81882 | 1039 | ·98731 | ·01269 | 21·509 |
| 48 | 80843 | 1086 | ·98657 | ·01343 | 20·779 |
| 49 | 79757 | 1145 | ·98564 | ·01436 | 20·055 |
| 50 | 78612 | 1218 | ·98451 | ·01549 | 19·340 |
| 51 | 77394 | 1297 | ·98323 | ·01677 | 18·636 |
| 52 | 76097 | 1385 | ·98180 | ·01820 | 17·945 |
| 53 | 74712 | 1475 | ·98026 | ·01974 | 17·269 |
| 54 | 73237 | 1567 | ·97861 | ·02139 | 16·606 |

TABLE 8.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 71670 | 1655 | ·97691 | ·02309 | 15·959 |
| 56 | 70015 | 1742 | ·97513 | ·02487 | 15·324 |
| 57 | 68273 | 1824 | ·97327 | ·02673 | 14·702 |
| 58 | 66449 | 1910 | ·97126 | ·02874 | 14·092 |
| 59 | 64539 | 1991 | ·96914 | ·03086 | 13·495 |
| 60 | 62548 | 2072 | ·96687 | ·03313 | 12·908 |
| 61 | 60476 | 2149 | ·96447 | ·03553 | 12·333 |
| 62 | 58327 | 2226 | ·96184 | ·03816 | 11·769 |
| 63 | 56101 | 2300 | ·95900 | ·04100 | 11·216 |
| 64 | 53801 | 2378 | ·95579 | ·04421 | 10·675 |
| 65 | 51423 | 2461 | ·95214 | ·04786 | 10·145 |
| 66 | 48962 | 2547 | ·94797 | ·05203 | 9·630 |
| 67 | 46415 | 2634 | ·94326 | ·05674 | 9·131 |
| 68 | 43781 | 2715 | ·93798 | ·06202 | 8·650 |
| 69 | 41066 | 2785 | ·93218 | ·06782 | 8·189 |
| 70 | 38281 | 2833 | ·92599 | ·07401 | 7·748 |
| 71 | 35448 | 2856 | ·91944 | ·08056 | 7·328 |
| 72 | 32592 | 2843 | ·91276 | ·08724 | 6·926 |
| 73 | 29749 | 2804 | ·90575 | ·09425 | 6·540 |
| 74 | 26945 | 2739 | ·89834 | ·10166 | 6·169 |
| 75 | 24206 | 2658 | ·89017 | ·10983 | 5·810 |
| 76 | 21548 | 2562 | ·88109 | ·11891 | 5·465 |
| 77 | 18986 | 2456 | ·87065 | ·12935 | 5·135 |
| 78 | 16530 | 2331 | ·85897 | ·14103 | 4·824 |
| 79 | 14199 | 2186 | ·84601 | ·15399 | 4·533 |
| 80 | 12013 | 2015 | ·83227 | ·16773 | 4·267 |
| 81 | 9998 | 1815 | ·81850 | ·18150 | 4·027 |
| 82 | 8183 | 1589 | ·80583 | ·19417 | 3·809 |
| 83 | 6594 | 1351 | ·79508 | ·20492 | 3·606 |
| 84 | 5243 | 1134 | ·78372 | ·21628 | 3·407 |
| 85 | 4109 | 942 | ·77072 | ·22928 | 3·209 |
| 86 | 3167 | 777 | ·75451 | ·24549 | 3·015 |
| 87 | 2390 | 624 | ·73884 | ·26116 | 2·833 |
| 88 | 1766 | 489 | ·72354 | ·27646 | 2·657 |
| 89 | 1277 | 372 | ·70875 | ·29125 | 2·481 |
| 90 | 905 | 278 | ·69276 | ·30724 | 2·296 |
| 91 | 627 | 205 | ·67246 | ·32754 | 2·093 |
| 92 | 422 | 151 | ·64344 | ·35656 | 1·868 |
| 93 | 271 | 108 | ·60125 | ·39875 | 1·628 |
| 94 | 163 | 75 | ·53935 | ·46065 | 1·376 |
| 95 | 88 | 48 | ·45286 | ·54714 | 1·125 |
| 96 | 40 | 27 | ·32947 | ·67053 | ·876 |
| 97 | 13 | 11 | ·18175 | ·81825 | ·652 |
| 98 | 2 | 2 | ·00000 | 1·00000 | ·500 |
| 99 | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... |

## Table 9.

### Mortality Experience 1893–97.

### Life Table (Area 3.—Rural and Urban Districts Combined).

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living one Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 230 | ·99770 | ·00230 | 47·011 |
| 17 | 99770 | 257 | ·99742 | ·00258 | 46·118 |
| 18 | 99513 | 286 | ·99712 | ·00288 | 45·236 |
| 19 | 99227 | 319 | ·99679 | ·00321 | 44·365 |
| 20 | 98908 | 348 | ·99648 | ·00352 | 43·507 |
| 21 | 98560 | 374 | ·99620 | ·00380 | 42·658 |
| 22 | 98186 | 397 | ·99596 | ·00404 | 41·818 |
| 23 | 97789 | 413 | ·99577 | ·00423 | 40·987 |
| 24 | 97376 | 428 | ·99562 | ·00438 | 40·159 |
| 25 | 96948 | 436 | ·99550 | ·00450 | 39·333 |
| 26 | 96512 | 446 | ·99539 | ·00461 | 38·508 |
| 27 | 96066 | 452 | ·99529 | ·00471 | 37·686 |
| 28 | 95614 | 462 | ·99518 | ·00482 | 36·861 |
| 29 | 95152 | 472 | ·99503 | ·00497 | 36·038 |
| 30 | 94680 | 489 | ·99484 | ·00516 | 35·214 |
| 31 | 94191 | 506 | ·99463 | ·00537 | 34·395 |
| 32 | 93685 | 525 | ·99439 | ·00561 | 33·578 |
| 33 | 93160 | 547 | ·99412 | ·00588 | 32·765 |
| 34 | 92613 | 570 | ·99384 | ·00616 | 31·956 |
| 35 | 92043 | 594 | ·99354 | ·00646 | 31·150 |
| 36 | 91449 | 619 | ·99322 | ·00678 | 30·349 |
| 37 | 90830 | 648 | ·99287 | ·00713 | 29·552 |
| 38 | 90182 | 678 | ·99248 | ·00752 | 28·762 |
| 39 | 89504 | 711 | ·99206 | ·00794 | 27·975 |
| 40 | 88793 | 745 | ·99160 | ·00840 | 27·196 |
| 41 | 88048 | 783 | ·99111 | ·00889 | 26·421 |
| 42 | 87265 | 820 | ·99061 | ·00939 | 25·653 |
| 43 | 86445 | 856 | ·99011 | ·00989 | 24·892 |
| 44 | 85589 | 890 | ·98961 | ·01039 | 24·136 |
| 45 | 84699 | 923 | ·98910 | ·01090 | 23·384 |
| 46 | 83776 | 961 | ·98854 | ·01146 | 22·637 |
| 47 | 82815 | 1001 | ·98792 | ·01208 | 21·893 |
| 48 | 81814 | 1050 | ·98717 | ·01283 | 21·155 |
| 49 | 80764 | 1108 | ·98627 | ·01373 | 20·423 |
| 50 | 79656 | 1179 | ·98518 | ·01482 | 19·827 |
| 51 | 78477 | 1261 | ·98394 | ·01606 | 18·990 |
| 52 | 77216 | 1348 | ·98254 | ·01746 | 18·291 |
| 53 | 75868 | 1436 | ·98106 | ·01894 | 17·607 |
| 54 | 74432 | 1525 | ·97952 | ·02048 | 16·938 |

TABLE 9.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living one Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 72907 | 1605 | ·97798 | ·02202 | 16·282 |
| 56 | 71302 | 1679 | ·97644 | ·02356 | 15·637 |
| 57 | 69623 | 1751 | ·97486 | ·02514 | 15·002 |
| 58 | 67872 | 1824 | ·97312 | ·02688 | 14·376 |
| 59 | 66048 | 1902 | ·97121 | ·02879 | 13·759 |
| 60 | 64146 | 1990 | ·96898 | ·03102 | 13·152 |
| 61 | 62156 | 2087 | ·96643 | ·03357 | 12·558 |
| 62 | 60069 | 2193 | ·96350 | ·03650 | 11·976 |
| 63 | 57876 | 2301 | ·96023 | ·03977 | 11·411 |
| 64 | 55575 | 2416 | ·95654 | ·04346 | 10·863 |
| 65 | 53159 | 2525 | ·95249 | ·04751 | 10·334 |
| 66 | 50634 | 2627 | ·94811 | ·05189 | 9·824 |
| 67 | 48007 | 2715 | ·94346 | ·05654 | 9·335 |
| 68 | 45292 | 2781 | ·93860 | ·06140 | 8·864 |
| 69 | 42511 | 2827 | ·93352 | ·06648 | 8·411 |
| 70 | 39684 | 2845 | ·92830 | ·07170 | 7·975 |
| 71 | 36839 | 2842 | ·92285 | ·07715 | 7·552 |
| 72 | 33997 | 2820 | ·91707 | ·08293 | 7·142 |
| 73 | 31177 | 2789 | ·91053 | ·08947 | 6·742 |
| 74 | 28388 | 2748 | ·90322 | ·09678 | 6·356 |
| 75 | 25640 | 2695 | ·89487 | ·10513 | 5·983 |
| 76 | 22945 | 2627 | ·88553 | ·11447 | 5·628 |
| 77 | 20318 | 2536 | ·87520 | ·12480 | 5·290 |
| 78 | 17782 | 2412 | ·86435 | ·13565 | 4·973 |
| 79 | 15370 | 2260 | ·85293 | ·14707 | 4·675 |
| 80 | 13110 | 2081 | ·84128 | ·15872 | 4·395 |
| 81 | 11029 | 1886 | ·82900 | ·17100 | 4·130 |
| 82 | 9143 | 1684 | ·81589 | ·18411 | 3·879 |
| 83 | 7459 | 1478 | ·80179 | ·19821 | 3·642 |
| 84 | 5981 | 1276 | ·78673 | ·21327 | 3·418 |
| 85 | 4705 | 1078 | ·77072 | ·22928 | 3·209 |
| 86 | 3627 | 891 | ·75451 | ·24549 | 3·015 |
| 87 | 2736 | 714 | ·73884 | ·26116 | 2·834 |
| 88 | 2022 | 559 | ·72354 | ·27646 | 2·658 |
| 89 | 1463 | 426 | ·70875 | ·29125 | 2·483 |
| 90 | 1037 | 319 | ·69276 | ·30724 | 2·298 |
| 91 | 718 | 235 | ·67246 | ·32754 | 2·096 |
| 92 | 483 | 172 | ·64344 | ·35656 | 1·873 |
| 93 | 311 | 124 | ·60125 | ·39875 | 1·633 |
| 94 | 187 | 86 | ·53935 | ·46065 | 1·383 |
| 95 | 101 | 55 | ·45286 | ·54714 | 1·135 |
| 96 | 46 | 31 | ·32947 | ·67053 | ·894 |
| 97 | 15 | 12 | ·18175 | ·81825 | ·700 |
| 98 | 3 | 3 | ·00000 | 1·00000 | ·500 |
| 99 | ... | ... | ... | ... | ... |
| 100 | ... | ... | ... | ... | ... |

## Table 10.

### Mortality Experience 1893–97.

### Life Table (All Areas.—Rural).

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 196 | ·99804 | ·00196 | 48·462 |
| 17 | 99804 | 220 | ·99780 | ·00220 | 47·555 |
| 18 | 99584 | 243 | ·99756 | ·00244 | 46·660 |
| 19 | 99341 | 267 | ·99732 | ·00268 | 45·773 |
| 20 | 99074 | 291 | ·99706 | ·00294 | 44·895 |
| 21 | 98783 | 316 | ·99680 | ·00320 | 44·026 |
| 22 | 98467 | 340 | ·99655 | ·00345 | 43·166 |
| 23 | 98127 | 358 | ·99634 | ·00366 | 42·313 |
| 24 | 97769 | 378 | ·99615 | ·00385 | 41·467 |
| 25 | 97391 | 389 | ·99600 | ·00400 | 40·625 |
| 26 | 97002 | 401 | ·99586 | ·00414 | 39·786 |
| 27 | 96601 | 413 | ·99572 | ·00428 | 38·949 |
| 28 | 96188 | 427 | ·99557 | ·00443 | 38·115 |
| 29 | 95761 | 440 | ·99541 | ·00459 | 37·282 |
| 30 | 95321 | 455 | ·99523 | ·00477 | 36·452 |
| 31 | 94866 | 471 | ·99503 | ·00497 | 35·624 |
| 32 | 94395 | 490 | ·99481 | ·00519 | 34·800 |
| 33 | 93905 | 509 | ·99459 | ·00541 | 33·979 |
| 34 | 93396 | 527 | ·99435 | ·00565 | 33·161 |
| 35 | 92869 | 548 | ·99411 | ·00589 | 32·346 |
| 36 | 92321 | 568 | ·99384 | ·00616 | 31·536 |
| 37 | 91753 | 592 | ·99355 | ·00645 | 30·727 |
| 38 | 91161 | 617 | ·99323 | ·00677 | 29·924 |
| 39 | 90544 | 644 | ·99289 | ·00711 | 29·125 |
| 40 | 89900 | 674 | ·99251 | ·00749 | 28·329 |
| 41 | 89226 | 704 | ·99210 | ·00790 | 27·540 |
| 42 | 88522 | 739 | ·99166 | ·00834 | 26·755 |
| 43 | 87783 | 775 | ·99118 | ·00882 | 25·976 |
| 44 | 87008 | 811 | ·99067 | ·00933 | 25·202 |
| 45 | 86197 | 850 | ·99014 | ·00986 | 24·435 |
| 46 | 85347 | 889 | ·98958 | ·01042 | 23·673 |
| 47 | 84458 | 932 | ·98897 | ·01103 | 22·918 |
| 48 | 83526 | 979 | ·98828 | ·01172 | 22·168 |
| 49 | 82547 | 1033 | ·98749 | ·01251 | 21·425 |
| 50 | 81514 | 1095 | ·98657 | ·01343 | 20·690 |
| 51 | 80419 | 1163 | ·98554 | ·01446 | 19·964 |
| 52 | 79256 | 1237 | ·98440 | ·01560 | 19·250 |
| 53 | 78019 | 1309 | ·98321 | ·01679 | 18·548 |
| 54 | 76710 | 1380 | ·98201 | ·01799 | 17·856 |

TABLE 10.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 75330 | 1446 | ·98081 | ·01919 | 17·173 |
| 56 | 73884 | 1507 | ·97961 | ·02039 | 16·500 |
| 57 | 72377 | 1568 | ·97833 | ·02167 | 15·833 |
| 58 | 70809 | 1639 | ·97686 | ·02314 | 15·172 |
| 59 | 69170 | 1723 | ·97508 | ·02492 | 14·520 |
| 60 | 67447 | 1831 | ·97286 | ·02714 | 13·878 |
| 61 | 65616 | 1958 | ·97016 | ·02984 | 13·251 |
| 62 | 63658 | 2098 | ·96706 | ·03294 | 12·644 |
| 63 | 61560 | 2239 | ·96364 | ·03636 | 12·058 |
| 64 | 59321 | 2373 | ·96000 | ·04000 | 11·494 |
| 65 | 56948 | 2493 | ·95623 | ·04377 | 10·952 |
| 66 | 54455 | 2593 | ·95237 | ·04763 | 10·431 |
| 67 | 51862 | 2676 | ·94840 | ·05160 | 9·927 |
| 68 | 49186 | 2742 | ·94425 | ·05575 | 9·440 |
| 69 | 46444 | 2794 | ·93984 | ·06016 | 8·968 |
| 70 | 43650 | 2834 | ·93509 | ·06491 | 8·510 |
| 71 | 40816 | 2860 | ·92993 | ·07007 | 8·066 |
| 72 | 37956 | 2877 | ·92421 | ·07579 | 7·636 |
| 73 | 35079 | 2882 | ·91784 | ·08216 | 7·221 |
| 74 | 32197 | 2876 | ·91071 | ·08929 | 6 823 |
| 75 | 29321 | 2849 | ·90284 | ·09716 | 6·443 |
| 76 | 26472 | 2797 | ·89433 | ·10567 | 6·083 |
| 77 | 23675 | 2713 | ·88542 | ·11458 | 5·742 |
| 78 | 20962 | 2597 | ·87609 | ·12391 | 5·421 |
| 79 | 18365 | 2458 | ·86619 | ·13381 | 5·116 |
| 80 | 15907 | 2298 | ·85550 | ·14450 | 4·830 |
| 81 | 13609 | 2123 | ·84402 | ·15598 | 4·561 |
| 82 | 11486 | 1932 | ·83176 | ·16824 | 4·312 |
| 83 | 9554 | 1728 | ·81911 | ·18089 | 4·083 |
| 84 | 7826 | 1515 | ·80647 | ·19353 | 3·874 |
| 85 | 6311 | 1298 | ·79429 | ·20571 | 3·683 |
| 86 | 5013 | 1090 | ·78261 | ·21739 | 3·508 |
| 87 | 3923 | 897 | ·77132 | ·22868 | 3·343 |
| 88 | 3026 | 726 | ·75996 | ·24004 | 3·186 |
| 89 | 2300 | 579 | ·74849 | ·25151 | 3·034 |
| 90 | 1721 | 453 | ·73678 | ·26322 | 2·886 |
| 91 | 1268 | 349 | ·72472 | ·27528 | 2·738 |
| 92 | 919 | 264 | ·71224 | ·28776 | 2·588 |
| 93 | 655 | 197 | ·69938 | ·30062 | 2·431 |
| 94 | 458 | 144 | ·68527 | ·31473 | 2·261 |
| 95 | 314 | 105 | ·66734 | ·33266 | 2·068 |
| 96 | 209 | 74 | ·64352 | ·35648 | 1·852 |
| 97 | 135 | 53 | ·60636 | ·39364 | 1·599 |
| 98 | 82 | 37 | ·54916 | ·45084 | 1·308 |
| 99 | 45 | 24 | ·46470 | ·53530 | ·968 |
| 100 | 21 | 21 | ·00000 | 1·00000 | ·500 |

## Table 11.

### Mortality Experience 1893–97.

### Life Table (All Areas.—Urban).

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 216 | ·99784 | ·00216 | 46·233 |
| 17 | 99784 | 237 | ·99763 | ·00237 | 45·332 |
| 18 | 99547 | 263 | ·99735 | ·00265 | 44·439 |
| 19 | 99284 | 297 | ·99702 | ·00298 | 43·556 |
| 20 | 98987 | 327 | ·99668 | ·00332 | 42·684 |
| 21 | 98660 | 361 | ·99635 | ·00365 | 41·825 |
| 22 | 98299 | 388 | ·99605 | ·00395 | 40·976 |
| 23 | 97911 | 412 | ·99580 | ·00420 | 40·137 |
| 24 | 97499 | 430 | ·99559 | ·00441 | 39·304 |
| 25 | 97069 | 446 | ·99540 | ·00460 | 38·476 |
| 26 | 96623 | 461 | ·99523 | ·00477 | 37·652 |
| 27 | 96162 | 476 | ·99507 | ·00493 | 36·830 |
| 28 | 95686 | 488 | ·99491 | ·00509 | 36·010 |
| 29 | 95198 | 500 | ·99473 | ·00527 | 35·192 |
| 30 | 94698 | 516 | ·99455 | ·00545 | 34·375 |
| 31 | 94182 | 532 | ·99435 | ·00565 | 33·561 |
| 32 | 93650 | 550 | ·99412 | ·00588 | 32·749 |
| 33 | 93100 | 573 | ·99385 | ·00615 | 31·939 |
| 34 | 92527 | 596 | ·99354 | ·00646 | 31·134 |
| 35 | 91931 | 627 | ·99318 | ·00682 | 30·333 |
| 36 | 91304 | 662 | ·99276 | ·00724 | 29·537 |
| 37 | 90642 | 701 | ·99227 | ·00773 | 28·749 |
| 38 | 89941 | 744 | ·99173 | ·00827 | 27·969 |
| 39 | 89197 | 789 | ·99116 | ·00884 | 27·198 |
| 40 | 88408 | 833 | ·99057 | ·00943 | 26·436 |
| 41 | 87575 | 877 | ·98999 | ·01001 | 25·684 |
| 42 | 86698 | 913 | ·98946 | ·01054 | 24·939 |
| 43 | 85785 | 945 | ·98899 | ·01101 | 24·199 |
| 44 | 84840 | 971 | ·98856 | ·01144 | 23·462 |
| 45 | 83869 | 997 | ·98813 | ·01187 | 22·729 |
| 46 | 82872 | 1024 | ·98765 | ·01235 | 21·996 |
| 47 | 81848 | 1059 | ·98706 | ·01294 | 21·265 |
| 48 | 80789 | 1107 | ·98630 | ·01370 | 20·537 |
| 49 | 79682 | 1167 | ·98536 | ·01464 | 19·816 |
| 50 | 78515 | 1238 | ·98423 | ·01577 | 19·103 |
| 51 | 77277 | 1318 | ·98295 | ·01705 | 18·401 |
| 52 | 75959 | 1402 | ·98154 | ·01846 | 17·712 |
| 53 | 74557 | 1489 | ·98003 | ·01997 | 17·035 |
| 54 | 73068 | 1576 | ·97842 | ·02158 | 16·372 |

TABLE 11.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 71492 | 1664 | ·97673 | ·02327 | 15·721 |
| 56 | 69828 | 1753 | ·97491 | ·02509 | 15·084 |
| 57 | 68075 | 1843 | ·97293 | ·02707 | 14·460 |
| 58 | 66232 | 1940 | ·97072 | ·02928 | 13·848 |
| 59 | 64292 | 2038 | ·96829 | ·03171 | 13·251 |
| 60 | 62254 | 2138 | ·96565 | ·03435 | 12·668 |
| 61 | 60116 | 2232 | ·96286 | ·03714 | 12·101 |
| 62 | 57884 | 2322 | ·95987 | ·04013 | 11·548 |
| 63 | 55562 | 2405 | ·95669 | ·04331 | 11·010 |
| 64 | 53157 | 2482 | ·95330 | ·04670 | 10·486 |
| 65 | 50675 | 2550 | ·94968 | ·05032 | 9·975 |
| 66 | 48125 | 2609 | ·94577 | ·05423 | 9·477 |
| 67 | 45516 | 2663 | ·94150 | ·05850 | 8·991 |
| 68 | 42853 | 2708 | ·93679 | ·06321 | 8·519 |
| 69 | 40145 | 2750 | ·93149 | ·06851 | 8·060 |
| 70 | 37395 | 2784 | ·92554 | ·07446 | 7·616 |
| 71 | 34611 | 2809 | ·91883 | ·08117 | 7·188 |
| 72 | 31802 | 2815 | ·91150 | ·08850 | 6·779 |
| 73 | 28987 | 2800 | ·90340 | ·09660 | 6·389 |
| 74 | 26187 | 2760 | ·89460 | ·10540 | 6·018 |
| 75 | 23427 | 2695 | ·88495 | ·11505 | 5·669 |
| 76 | 20732 | 2600 | ·87460 | ·12540 | 5·341 |
| 77 | 18132 | 2479 | ·86330 | ·13670 | 5·035 |
| 78 | 15653 | 2328 | ·85123 | ·14877 | 4·753 |
| 79 | 13325 | 2156 | ·83824 | ·16176 | 4·496 |
| 80 | 11169 | 1954 | ·82504 | ·17496 | 4·267 |
| 81 | 9215 | 1732 | ·81202 | ·18798 | 4·066 |
| 82 | 7483 | 1497 | ·80001 | ·19999 | 3·892 |
| 83 | 5986 | 1260 | ·78938 | ·21062 | 3·740 |
| 84 | 4726 | 1037 | ·78066 | ·21934 | 3·604 |
| 85 | 3689 | 837 | ·77308 | ·22692 | 3·476 |
| 86 | 2852 | 667 | ·76605 | ·23395 | 3·349 |
| 87 | 2185 | 528 | ·75848 | ·24152 | 3·219 |
| 88 | 1657 | 414 | ·74990 | ·25010 | 3·085 |
| 89 | 1243 | 325 | ·73896 | ·26104 | 2·947 |
| 90 | 918 | 250 | ·72706 | ·27294 | 2·812 |
| 91 | 668 | 190 | ·71543 | ·28457 | 2·679 |
| 92 | 478 | 142 | ·70389 | ·29611 | 2·545 |
| 93 | 336 | 103 | ·69246 | ·30754 | 2·407 |
| 94 | 233 | 74 | ·68116 | ·31884 | 2·252 |
| 95 | 159 | 53 | ·66734 | ·33266 | 2·070 |
| 96 | 106 | 38 | ·64352 | ·35648 | 1·851 |
| 97 | 68 | 27 | ·60636 | ·39364 | 1·601 |
| 98 | 41 | 18 | ·54916 | ·45084 | 1·323 |
| 99 | 23 | 12 | ·46470 | ·53530 | ·985 |
| 100 | 11 | 11 | ·00000 | 1·00000 | ·500 |

## Table 12.

### Mortality Experience 1893–97.

### Life Table, Whole Society.

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 16 | 100000 | 202 | ·99798 | ·00202 | 47·414 |
| 17 | 99798 | 230 | ·99770 | ·00230 | 46·509 |
| 18 | 99568 | 256 | ·99742 | ·00258 | 45·616 |
| 19 | 99312 | 284 | ·99714 | ·00286 | 44·732 |
| 20 | 99028 | 311 | ·99686 | ·00314 | 43·858 |
| 21 | 98717 | 339 | ·99658 | ·00342 | 42·995 |
| 22 | 98378 | 361 | ·99633 | ·00367 | 42·141 |
| 23 | 98017 | 383 | ·99610 | ·00390 | 41·295 |
| 24 | 97634 | 400 | ·99590 | ·00410 | 40·456 |
| 25 | 97234 | 415 | ·99572 | ·00428 | 39·620 |
| 26 | 96819 | 429 | ·99557 | ·00443 | 38·787 |
| 27 | 96390 | 441 | ·99543 | ·00457 | 37·958 |
| 28 | 95949 | 452 | ·99528 | ·00472 | 37·130 |
| 29 | 95497 | 467 | ·99511 | ·00489 | 36·303 |
| 30 | 95030 | 483 | ·99493 | ·00507 | 35·479 |
| 31 | 94547 | 497 | ·99473 | ·00527 | 34·658 |
| 32 | 94050 | 516 | ·99451 | ·00549 | 33·839 |
| 33 | 93534 | 537 | ·99426 | ·00574 | 33·021 |
| 34 | 92997 | 559 | ·99399 | ·00601 | 32·210 |
| 35 | 92438 | 581 | ·99370 | ·00630 | 31·402 |
| 36 | 91857 | 610 | ·99336 | ·00664 | 30·598 |
| 37 | 91247 | 640 | ·99298 | ·00702 | 29·799 |
| 38 | 90607 | 674 | ·99257 | ·00743 | 29·006 |
| 39 | 89933 | 709 | ·99212 | ·00788 | 28·219 |
| 40 | 89224 | 745 | ·99165 | ·00835 | 27·439 |
| 41 | 88479 | 781 | ·99117 | ·00883 | 26·667 |
| 42 | 87698 | 818 | ·99068 | ·00932 | 25·900 |
| 43 | 86880 | 852 | ·99020 | ·00980 | 25·139 |
| 44 | 86028 | 885 | ·98972 | ·01028 | 24·383 |
| 45 | 85143 | 918 | ·98922 | ·01078 | 23·630 |
| 46 | 84225 | 953 | ·98868 | ·01132 | 22·883 |
| 47 | 83272 | 993 | ·98807 | ·01193 | 22·139 |
| 48 | 82279 | 1041 | ·98734 | ·01266 | 21·400 |
| 49 | 81238 | 1100 | ·98647 | ·01353 | 20·668 |
| 50 | 80138 | 1167 | ·98545 | ·01455 | 19·945 |
| 51 | 78971 | 1239 | ·98430 | ·01570 | 19·232 |
| 52 | 77732 | 1319 | ·98304 | ·01696 | 18·531 |
| 53 | 76413 | 1398 | ·98171 | ·01829 | 17·841 |
| 54 | 75015 | 1474 | ·98034 | ·01966 | 17·164 |

TABLE 12.—*continued.*

| Age. $x$ | Living. $l_x$ | Dying. $d_x$ | Probability of Living One Year. $p_x$ | Probability of Dying during the Year. $q_x$ | Average Duration of Life. $\mathring{e}_x$ |
|---|---|---|---|---|---|
| 55 | 73541 | 1548 | ·97894 | ·02106 | 16·499 |
| 56 | 71993 | 1623 | ·97747 | ·02253 | 15·843 |
| 57 | 70370 | 1696 | ·97588 | ·02412 | 15·196 |
| 58 | 68674 | 1780 | ·97409 | ·02591 | 14·560 |
| 59 | 66894 | 1871 | ·97202 | ·02798 | 13·934 |
| 60 | 65023 | 1975 | ·96961 | ·03039 | 13·320 |
| 61 | 63048 | 2089 | ·96687 | ·03313 | 12·722 |
| 62 | 60959 | 2205 | ·96382 | ·03618 | 12·141 |
| 63 | 58754 | 2320 | ·96050 | ·03950 | 11·578 |
| 64 | 56434 | 2428 | ·95697 | ·04303 | 11·033 |
| 65 | 54006 | 2523 | ·95328 | ·04672 | 10·507 |
| 66 | 51483 | 2604 | ·94943 | ·05057 | 9·997 |
| 67 | 48879 | 2671 | ·94536 | ·05464 | 9·503 |
| 68 | 46208 | 2726 | ·94101 | ·05899 | 9·023 |
| 69 | 43482 | 2771 | ·93626 | ·06374 | 8·558 |
| 70 | 40711 | 2808 | ·93102 | ·06898 | 8·107 |
| 71 | 37903 | 2835 | ·92521 | ·07479 | 7·670 |
| 72 | 35068 | 2847 | ·91882 | ·08118 | 7·250 |
| 73 | 32221 | 2845 | ·91171 | ·08829 | 6·846 |
| 74 | 29376 | 2824 | ·90385 | ·09615 | 6·461 |
| 75 | 26552 | 2782 | ·89519 | ·10481 | 6·095 |
| 76 | 23770 | 2713 | ·88586 | ·11414 | 5·749 |
| 77 | 21057 | 2614 | ·87586 | ·12414 | 5·426 |
| 78 | 18443 | 2485 | ·86527 | ·13473 | 5·124 |
| 79 | 15958 | 2327 | ·85418 | ·14582 | 4·844 |
| 80 | 13631 | 2144 | ·84274 | ·15726 | 4·585 |
| 81 | 11487 | 1940 | ·83110 | ·16890 | 4·348 |
| 82 | 9547 | 1724 | ·81946 | ·18054 | 4·130 |
| 83 | 7823 | 1502 | ·80798 | ·19202 | 3·929 |
| 84 | 6321 | 1284 | ·79684 | ·20316 | 3·744 |
| 85 | 5037 | 1079 | ·78588 | ·21412 | 3·572 |
| 86 | 3958 | 891 | ·77490 | ·22510 | 3·409 |
| 87 | 3067 | 725 | ·76362 | ·23638 | 3·253 |
| 88 | 2342 | 580 | ·75212 | ·24788 | 3·106 |
| 89 | 1762 | 458 | ·74048 | ·25952 | 2·965 |
| 90 | 1304 | 353 | ·72884 | ·27116 | 2·829 |
| 91 | 951 | 269 | ·71742 | ·28258 | 2·695 |
| 92 | 682 | 200 | ·70644 | ·29356 | 2·560 |
| 93 | 482 | 147 | ·69550 | ·30450 | 2·415 |
| 94 | 335 | 106 | ·68332 | ·31668 | 2·254 |
| 95 | 229 | 76 | ·66734 | ·33266 | 2·068 |
| 96 | 153 | 55 | ·64352 | ·35648 | 1·848 |
| 97 | 98 | 38 | ·60636 | ·39364 | 1·598 |
| 98 | 60 | 27 | ·54916 | ·45084 | 1·305 |
| 99 | 33 | 18 | ·46470 | ·53530 | ·958 |
| 100 | 15 | 15 | ·00000 | 1·00000 | ·500 |

3 PER CENT. TABLE 13. 3 PER CENT.

## AREA I.—RURAL AND URBAN DISTRICTS COMBINED.

### COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single $\bar{A}_x$ | Annual $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 62316 | 1507726 | 24·691 | ·2702 | ·01094 | 16 |
| 17 | 60391 | 1447335 | 24·463 | ·2769 | ·01132 | 17 |
| 18 | 58514 | 1388821 | 24·232 | ·2837 | ·01171 | 18 |
| 19 | 56683 | 1332138 | 23·998 | ·2906 | ·01211 | 19 |
| 20 | 54896 | 1277242 | 23·763 | ·2976 | 01252 | 20 |
| 21 | 53148 | 1224094 | 23·529 | ·3045 | ·01294 | 21 |
| 22 | 51441 | 1172653 | 23·294 | ·3115 | ·01337 | 22 |
| 23 | 49774 | 1122879 | 23·057 | ·3185 | ·01382 | 23 |
| 24 | 48148 | 1074731 | 22·818 | ·3255 | ·01426 | 24 |
| 25 | 46562 | 1028169 | 22·580 | ·3326 | ·01473 | 25 |
| 26 | 45017 | 983152 | 22·336 | ·3398 | ·01521 | 26 |
| 27 | 43515 | 939637 | 22·090 | ·3471 | ·01571 | 27 |
| 28 | 42054 | 897583 | 21·840 | ·3544 | ·01623 | 28 |
| 29 | 40635 | 856948 | 21·586 | ·3619 | ·01677 | 29 |
| 30 | 39259 | 817689 | 21·325 | ·3697 | ·01733 | 30 |
| 31 | 37925 | 779764 | 21·057 | ·3776 | ·01793 | 31 |
| 32 | 36633 | 743131 | 20·783 | ·3857 | ·01855 | 32 |
| 33 | 35379 | 707752 | 20·502 | ·3940 | ·01922 | 33 |
| 34 | 34164 | 673588 | 20·214 | ·4025 | ·01991 | 34 |
| 35 | 32983 | 640605 | 19·919 | ·4112 | ·02064 | 35 |
| 36 | 31835 | 608770 | 19·620 | ·4201 | ·02141 | 36 |
| 37 | 30716 | 578054 | 19·316 | ·4290 | ·02221 | 37 |
| 38 | 29628 | 548426 | 19·008 | ·4381 | ·02305 | 38 |
| 39 | 28566 | 519860 | 18·696 | ·4474 | ·02393 | 39 |
| 40 | 27532 | 492328 | 18·380 | ·4567 | ·02485 | 40 |
| 41 | 26524 | 465804 | 18·058 | ·4662 | ·02582 | 41 |
| 42 | 25544 | 440260 | 17·732 | ·4759 | ·02683 | 42 |
| 43 | 24590 | 415670 | 17·401 | ·4856 | ·02791 | 43 |
| 44 | 23662 | 392008 | 17·064 | ·4956 | ·02905 | 44 |
| 45 | 22762 | 369246 | 16·719 | ·5058 | ·03026 | 45 |
| 46 | 21886 | 347360 | 16·368 | ·5162 | ·03154 | 46 |
| 47 | 21034 | 326326 | 16·011 | ·5267 | ·03290 | 47 |
| 48 | 20205 | 306121 | 15·648 | ·5375 | ·03435 | 48 |
| 49 | 19395 | 286726 | 15·281 | ·5483 | ·03589 | 49 |
| 50 | 18602 | 268124 | 14·910 | ·5593 | ·03751 | 50 |
| 51 | 17825 | 250299 | 14·538 | ·5703 | ·03923 | 51 |
| 52 | 17062 | 233237 | 14·166 | ·5813 | ·04103 | 52 |
| 53 | 16315 | 216922 | 13·792 | ·5923 | ·04295 | 53 |
| 54 | 15583 | 201339 | 13·417 | ·6034 | ·04498 | 54 |

TABLE 13.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Premiums for Life Assurance. Annuity. $\bar{a}_x$ | Single $\bar{A}_x$ | Annual $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 14867 | 186472 | 13·039 | ·6146 | ·04714 | 55 |
| 56 | 14169 | 172303 | 12·657 | ·6259 | ·04945 | 56 |
| 57 | 13488 | 158815 | 12·270 | ·6373 | ·05194 | 57 |
| 58 | 12823 | 145992 | 11·881 | ·6448 | ·05461 | 58 |
| 59 | 12174 | 133818 | 11·488 | ·6604 | ·05749 | 59 |
| 60 | 11536 | 122282 | 11·095 | ·6720 | ·06057 | 60 |
| 61 | 10907 | 111375 | 10·707 | ·6835 | ·06384 | 61 |
| 62 | 10285 | 101090 | 10·324 | ·6948 | ·06730 | 62 |
| 63 | 9671·2 | 91418·9 | 9·948 | ·7060 | ·07096 | 63 |
| 64 | 9065·5 | 82353·4 | 9·578 | ·7169 | ·07485 | 64 |
| 65 | 8470·9 | 73882·5 | 9·216 | ·7276 | ·07895 | 65 |
| 66 | 7890·2 | 65992·3 | 8·858 | ·7382 | ·08333 | 66 |
| 67 | 7326·4 | 58665·9 | 8·502 | ·7487 | ·08806 | 67 |
| 68 | 6780·2 | 51885·7 | 8·146 | ·7592 | ·09320 | 68 |
| 69 | 6252·0 | 45633·7 | 7·792 | ·7697 | ·09878 | 69 |
| 70 | 5741·2 | 39892·5 | 7·442 | ·7800 | ·10481 | 70 |
| 71 | 5246·5 | 34646·0 | 7·096 | ·7902 | ·11137 | 71 |
| 72 | 4767·5 | 29878·5 | 6·759 | ·8002 | ·11839 | 72 |
| 73 | 4304·2 | 25574·3 | 6·433 | ·8099 | ·12589 | 73 |
| 74 | 3857·8 | 21716·5 | 6·120 | ·8191 | ·13384 | 74 |
| 75 | 3429·9 | 18286·6 | 5·822 | ·8279 | ·14220 | 75 |
| 76 | 3023·0 | 15263·6 | 5·538 | ·8363 | ·15101 | 76 |
| 77 | 2640·2 | 12623·4 | 5·269 | ·8442 | ·16023 | 77 |
| 78 | 2283·5 | 10339·9 | 5·016 | ·8517 | ·16980 | 78 |
| 79 | 1954·7 | 8385·2 | 4·777 | ·8588 | ·17978 | 79 |
| 80 | 1654·7 | 6730·5 | 4·553 | ·8654 | ·19008 | 80 |
| 81 | 1384·4 | 5346·1 | 4·347 | ·8715 | ·20049 | 81 |
| 82 | 1143·7 | 4202·4 | 4·158 | ·8771 | ·21094 | 82 |
| 83 | 932·82 | 3269·60 | 3·987 | ·8822 | ·22126 | 83 |
| 84 | 751·07 | 2518·53 | 3·834 | ·8867 | ·23127 | 84 |
| 85 | 597·54 | 1920·99 | 3·695 | ·8908 | ·24108 | 85 |
| 86 | 470·34 | 1450·65 | 3·564 | ·8946 | ·25102 | 86 |
| 87 | 366·62 | 1084·03 | 3·436 | ·8984 | ·26148 | 87 |
| 88 | 283·32 | 800·71 | 3·304 | ·9023 | ·27310 | 88 |
| 89 | 217·09 | 583·62 | 3·165 | ·9064 | ·28640 | 89 |
| 90 | 164·82 | 418·80 | 3·018 | ·9108 | ·30179 | 90 |
| 91 | 123·83 | 294·97 | 2·858 | ·9155 | ·32034 | 91 |
| 92 | 91·82 | 203·15 | 2·687 | ·9206 | ·34260 | 92 |
| 93 | 67·07 | 136·08 | 2·502 | ·9260 | ·37012 | 93 |
| 94 | 48·03 | 88·05 | 2·304 | ·9319 | ·40447 | 94 |
| 95 | 33·66 | 54·39 | 2·085 | ·9384 | ·45006 | 95 |
| 96 | 22·90 | 31·49 | 1·841 | ·9456 | ·51362 | 96 |
| 97 | 14·95 | 16·54 | 1·568 | ·9537 | ·60820 | 97 |
| 98 | 9·16 | 7·38 | 1·261 | ·9627 | ·76346 | 98 |
| 99 | 5·09 | 2·29 | ·895 | ·9735 | 1·08771 | 99 |
| 100 | 2·29 | 0·00 | ·416 | ·9877 | 2·37428 | 100 |

3 PER CENT. TABLE 14. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 20·80 | 4·60 | 4·52 | 4·95 | 18·90 | 53·78 | 16 |
| 17 | 20·64 | 4·70 | 4·65 | 5·11 | 19·51 | 54·60 | 17 |
| 18 | 20·49 | 4·80 | 4·78 | 5·28 | 20·13 | 55·47 | 18 |
| 19 | 20·38 | 4·90 | 4·91 | 5·44 | 20·78 | 56·40 | 19 |
| 20 | 20·29 | 5·00 | 5·03 | 5·61 | 21·46 | 57·39 | 20 |
| 21 | 20·25 | 5·10 | 5·16 | 5·78 | 22·16 | 58·45 | 21 |
| 22 | 20·24 | 5·19 | 5·30 | 5·95 | 22·88 | 59·57 | 22 |
| 23 | 20·26 | 5·29 | 5·42 | 6·13 | 23·63 | 60·74 | 23 |
| 24 | 20·29 | 5·39 | 5·56 | 6·30 | 24·41 | 61·95 | 24 |
| 25 | 20·34 | 5·49 | 5·69 | 6·48 | 25·21 | 63·22 | 25 |
| 26 | 20·39 | 5·60 | 5·83 | 6·67 | 26·03 | 64·52 | 26 |
| 27 | 20·45 | 5·71 | 5·97 | 6·86 | 26·89 | 65·88 | 27 |
| 28 | 20·52 | 5·82 | 6·12 | 7·06 | 27·77 | 67·29 | 28 |
| 29 | 20·58 | 5·94 | 6·27 | 7·27 | 28·68 | 68·74 | 29 |
| 30 | 20·65 | 6·05 | 6·43 | 7·48 | 29·63 | 70·24 | 30 |
| 31 | 20·72 | 6·17 | 6·59 | 7·69 | 30·61 | 71·77 | 31 |
| 32 | 20·78 | 6·30 | 6·75 | 7·91 | 31·61 | 73·35 | 32 |
| 33 | 20·84 | 6·42 | 6·91 | 8·13 | 32·65 | 74·96 | 33 |
| 34 | 20·90 | 6·55 | 7·09 | 8·37 | 33·72 | 76·62 | 34 |
| 35 | 20·96 | 6·68 | 7·26 | 8·61 | 34·81 | 78·32 | 35 |
| 36 | 21·02 | 6·81 | 7·44 | 8·86 | 35·95 | 80·08 | 36 |
| 37 | 21·08 | 6·94 | 7·62 | 9·12 | 37·13 | 81·88 | 37 |
| 38 | 21·13 | 7·07 | 7·81 | 9·39 | 38·34 | 83·74 | 38 |
| 39 | 21·18 | 7·20 | 8·00 | 9·66 | 39·60 | 85·64 | 39 |
| 40 | 21·21 | 7·33 | 8·20 | 9·94 | 40·90 | 87·58 | 40 |
| 41 | 21·24 | 7·46 | 8·40 | 10·23 | 42·23 | 89·57 | 41 |
| 42 | 21·26 | 7·60 | 8·61 | 10·53 | 43·61 | 91·61 | 42 |
| 43 | 21·26 | 7·73 | 8·82 | 10·84 | 45·04 | 93·69 | 43 |
| 44 | 21·26 | 7·87 | 9·02 | 11·15 | 46·52 | 95·82 | 44 |
| 45 | 21·25 | 8·00 | 9·24 | 11·48 | 48·04 | 98·01 | 45 |
| 46 | 21·22 | 8·13 | 9·46 | 11·82 | 49·63 | 100·26 | 46 |
| 47 | 21·18 | 8·27 | 9·68 | 12·17 | 51·26 | 102·57 | 47 |
| 48 | 21·13 | 8·40 | 9·91 | 12·53 | 52·97 | 104·94 | 48 |
| 49 | 21·06 | 8·53 | 10·14 | 12·90 | 54·73 | 107·37 | 49 |
| 50 | 20·98 | 8·66 | 10·38 | 13·29 | 56·57 | 109·88 | 50 |
| 51 | 20·88 | 8·78 | 10·63 | 13·68 | 58·47 | 112·44 | 51 |
| 52 | 20·76 | 8·90 | 10·87 | 14·09 | 60·44 | 115·07 | 52 |
| 53 | 20·63 | 9·02 | 11·12 | 14·50 | 62·47 | 117·74 | 53 |
| 54 | 20·47 | 9·12 | 11·37 | 14·93 | 64·56 | 120·46 | 54 |

TABLE 14.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 20·30 | 9·22 | 11·61 | 15·37 | 66·71 | 123·21 | 55 |
| 56 | 20·10 | 9·32 | 11·85 | 15·80 | 68·91 | 125·98 | 56 |
| 57 | 19·86 | 9·40 | 12·07 | 16·23 | 71·20 | 128·77 | 57 |
| 58 | 19·60 | 9·47 | 12·28 | 16·68 | 73·57 | 131·60 | 58 |
| 59 | 19·30 | 9·53 | 12·48 | 17·09 | 76·04 | 134·44 | 59 |
| 60 | 18·97 | 9·57 | 12·66 | 17·51 | 78·63 | 137·34 | 60 |
| 61 | 18·62 | 9·60 | 12·83 | 17·92 | 81·34 | 140·31 | 61 |
| 62 | 18·23 | 9·61 | 12·97 | 18·31 | 84·18 | 143·31 | 62 |
| 63 | 17·82 | 9·60 | 13·11 | 18·70 | 87·12 | 146·34 | 63 |
| 64 | 17·37 | 9·57 | 13·21 | 19·04 | 90·13 | 149·32 | 64 |
| 65 | 16·88 | 9·51 | 13·28 | 19·37 | 93·18 | 152·22 | 65 |
| 66 | 16·35 | 9·42 | 13·32 | 19·65 | 96·20 | 154·94 | 66 |
| 67 | 15·76 | 9·29 | 13·31 | 19·87 | 99·17 | 157·40 | 67 |
| 68 | 15·11 | 9·12 | 13·24 | 20·01 | 102·04 | 159·53 | 68 |
| 69 | 14·42 | 8·91 | 13·09 | 20·04 | 104·77 | 161·23 | 69 |
| 70 | 13·69 | 8·65 | 12·87 | 19·94 | 107·32 | 162·47 | 70 |
| 71 | 12·94 | 8·35 | 12·57 | 19·71 | 109·65 | 163·22 | 71 |
| 72 | 12·19 | 8·03 | 12·20 | 19·35 | 111·75 | 163·51 | 72 |
| 73 | 11·45 | 7·68 | 11·78 | 18·88 | 113·58 | 163·37 | 73 |
| 74 | 10·72 | 7·33 | 11·32 | 18·33 | 115·12 | 162·82 | 74 |
| 75 | 10·01 | 6·96 | 10·83 | 17·69 | 116·37 | 161·86 | 75 |
| 76 | 9·31 | 6·59 | 10·30 | 16·98 | 117·31 | 160·49 | 76 |
| 77 | 8·62 | 6·21 | 9·75 | 16·18 | 117·93 | 158·69 | 77 |
| 78 | 7·96 | 5·82 | 9·16 | 15·36 | 118·19 | 156·49 | 78 |
| 79 | 7·32 | 5·43 | 8·55 | 14·49 | 118·12 | 153·91 | 79 |
| 80 | 6·72 | 5·04 | 7·95 | 13·62 | 117·68 | 151·02 | 80 |
| 81 | 6·18 | 4·67 | 7·38 | 12·75 | 116·89 | 147·87 | 81 |
| 82 | 5·68 | 4·32 | 6·88 | 11·91 | 115·74 | 144·53 | 82 |
| 83 | 5·23 | 4·01 | 6·45 | 11·12 | 114·33 | 141·14 | 83 |
| 84 | 4·82 | 3·74 | 6·10 | 10·39 | 112·74 | 137·80 | 84 |
| 85 | 4·45 | 3·51 | 5·82 | 9·78 | 111·01 | 134·56 | 85 |
| 86 | 4·10 | 3·32 | 5·57 | 9·24 | 109·09 | 131·32 | 86 |
| 87 | 3·81 | 3·16 | 5·34 | 8·76 | 106·88 | 127·95 | 87 |
| 88 | 3·58 | 3·02 | 5·12 | 8·37 | 104·13 | 124·22 | 88 |
| 89 | 3·43 | 2·90 | 4·91 | 8·02 | 100·64 | 119·90 | 89 |
| 90 | 3·27 | 2·76 | 4·68 | 7·65 | 96·50 | 114·87 | 90 |
| 91 | 3·10 | 2·62 | 4·44 | 7·24 | 91·68 | 109·08 | 91 |
| 92 | 2·92 | 2·46 | 4·18 | 6·83 | 86·28 | 102·66 | 92 |
| 93 | 2·72 | 2·29 | 3·89 | 6·36 | 80·43 | 95·70 | 93 |
| 94 | 2·51 | 2·12 | 3·59 | 5·86 | 74·19 | 88·27 | 94 |
| 95 | 2·27 | 1·92 | 3·25 | 5·32 | 67·26 | 80·02 | 95 |
| 96 | 2·01 | 1·70 | 2·89 | 4·71 | 59·58 | 70·90 | 96 |
| 97 | 1·72 | 1·46 | 2·47 | 4·03 | 51·00 | 60·68 | 97 |
| 98 | 1·40 | 1·18 | 2·00 | 3·28 | 41·40 | 49·26 | 98 |
| 99 | 1·02 | ·86 | 1·45 | 2·38 | 30·05 | 35·76 | 99 |
| 100 | ·53 | ·44 | ·76 | 1·24 | 15·71 | 18·69 | 100 |

3 PER CENT. TABLE 15. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1296384 | 1583133 | 1864756 | 308667 | 1177876 | 16 |
| 17 | 1246326 | 1530131 | 1810710 | 308667 | 1177876 | 17 |
| 18 | 1199008 | 1479840 | 1759230 | 308667 | 1177876 | 18 |
| 19 | 1154894 | 1432616 | 1710624 | 308436 | 1177876 | 19 |
| 20 | 1114062 | 1388492 | 1664884 | 307934 | 1177876 | 20 |
| 21 | 1076359 | 1347278 | 1621780 | 307231 | 1177660 | 21 |
| 22 | 1041327 | 1308533 | 1580891 | 306237 | 1177189 | 22 |
| 23 | 1008386 | 1271796 | 1541827 | 304922 | 1176379 | 23 |
| 24 | 977055 | 1236647 | 1504230 | 303405 | 1175204 | 24 |
| 25 | 946989 | 1202792 | 1467866 | 301795 | 1173689 | 25 |
| 26 | 918008 | 1170056 | 1432567 | 300192 | 1171904 | 26 |
| 27 | 889992 | 1138322 | 1398266 | 298599 | 1169912 | 27 |
| 28 | 862828 | 1107522 | 1364900 | 296972 | 1167816 | 28 |
| 29 | 836454 | 1077592 | 1332408 | 295276 | 1165584 | 29 |
| 30 | 810772 | 1048395 | 1300655 | 293519 | 1163227 | 30 |
| 31 | 785730 | 1019880 | 1269593 | 291667 | 1160719 | 31 |
| 32 | 761279 | 991962 | 1239141 | 289729 | 1158035 | 32 |
| 33 | 737411 | 964638 | 1209297 | 287748 | 1155083 | 33 |
| 34 | 714118 | 937868 | 1179989 | 285836 | 1151850 | 34 |
| 35 | 691392 | 911617 | 1151154 | 283956 | 1148325 | 35 |
| 36 | 669195 | 885856 | 1122768 | 282077 | 1144501 | 36 |
| 37 | 647430 | 860495 | 1094718 | 280139 | 1140373 | 37 |
| 38 | 626042 | 835456 | 1066934 | 278088 | 1135938 | 38 |
| 39 | 604921 | 810611 | 1039296 | 275935 | 1131109 | 39 |
| 40 | 584056 | 785932 | 1011757 | 273691 | 1125865 | 40 |
| 41 | 563410 | 761422 | 984301 | 271341 | 1120190 | 41 |
| 42 | 543003 | 737085 | 956945 | 268946 | 1114073 | 42 |
| 43 | 522877 | 712974 | 929727 | 266489 | 1107582 | 43 |
| 44 | 503073 | 689165 | 902710 | 263957 | 1100755 | 44 |
| 45 | 483602 | 665656 | 875928 | 261359 | 1093607 | 45 |
| 46 | 464452 | 642444 | 849412 | 258680 | 1086130 | 46 |
| 47 | 445592 | 619507 | 823127 | 255913 | 1078341 | 47 |
| 48 | 426955 | 596727 | 796945 | 253068 | 1070177 | 48 |
| 49 | 408505 | 574022 | 770755 | 250139 | 1061546 | 49 |
| 50 | 390232 | 551343 | 744486 | 247082 | 1052314 | 50 |
| 51 | 372132 | 528709 | 718119 | 243841 | 1042281 | 51 |
| 52 | 354221 | 506125 | 691646 | 240387 | 1031277 | 52 |
| 53 | 336518 | 483617 | 665067 | 236684 | 1019197 | 53 |
| 54 | 319042 | 461214 | 638391 | 232730 | 1005979 | 54 |

TABLE 15.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12|12}$ | After Two Years. $K_x^{24|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 301781 | 438930 | 611602 | 228484 | 991686 | 55 |
| 56 | 284727 | 416753 | 584649 | 223941 | 976432 | 56 |
| 57 | 267889 | 394689 | 557525 | 219048 | 960326 | 57 |
| 58 | 251291 | 372764 | 530260 | 213775 | 943425 | 58 |
| 59 | 234947 | 350985 | 502871 | 208089 | 925707 | 59 |
| 60 | 218876 | 329332 | 475352 | 201974 | 907041 | 60 |
| 61 | 203070 | 307805 | 447689 | 195410 | 887186 | 61 |
| 62 | 187541 | 286397 | 419852 | 188366 | 865821 | 62 |
| 63 | 172320 | 265171 | 391903 | 180795 | 842560 | 63 |
| 64 | 157458 | 244194 | 363930 | 172694 | 817106 | 64 |
| 65 | 142996 | 223535 | 336050 | 164105 | 789286 | 65 |
| 66 | 128972 | 203288 | 308395 | 155061 | 759072 | 66 |
| 67 | 115443 | 183523 | 281048 | 145601 | 726546 | 67 |
| 68 | 102464 | 164326 | 254096 | 135689 | 691832 | 68 |
| 69 | 90134·5 | 145843 | 227713 | 125293 | 655002 | 69 |
| 70 | 78573·5 | 128241 | 202127 | 114487 | 616123 | 70 |
| 71 | 67877·5 | 111703 | 177633 | 103412 | 575300 | 71 |
| 72 | 58109·6 | 96380·4 | 154534 | 92283 | 532735 | 72 |
| 73 | 49283·9 | 82355·4 | 133048 | 81281 | 488861 | 73 |
| 74 | 41372·4 | 69639·4 | 113298 | 70711 | 444107 | 74 |
| 75 | 34337·8 | 58217·4 | 95347·0 | 60678·0 | 399139 | 75 |
| 76 | 28144·8 | 48065·4 | 79212·0 | 51309·0 | 354644 | 76 |
| 77 | 22766·8 | 39159·7 | 64894·0 | 42734·0 | 311346 | 77 |
| 78 | 18165·2 | 31459·2 | 52383·0 | 35064·0 | 269890 | 78 |
| 79 | 14304·0 | 24918·0 | 41629·0 | 28332·0 | 230880 | 79 |
| 80 | 11124·1 | 19468·6 | 32623·0 | 22534·0 | 194732 | 80 |
| 81 | 8550·11 | 15015·7 | 25238·0 | 17649·0 | 161810 | 81 |
| 82 | 6498·71 | 11441·8 | 19310·9 | 13618·1 | 132379 | 82 |
| 83 | 4882·31 | 8621·62 | 14641·0 | 10369·0 | 106646 | 83 |
| 84 | 3623·81 | 6432·52 | 11016·8 | 7811·8 | 84675·4 | 84 |
| 85 | 2657·05 | 4755·52 | 8230·17 | 5842·13 | 66332·4 | 85 |
| 86 | 1929·42 | 3491·62 | 6109·67 | 4343·63 | 51309·4 | 86 |
| 87 | 1395·52 | 2554·58 | 4512·57 | 3214·73 | 39183·4 | 87 |
| 88 | 1013·71 | 1869·47 | 3321·37 | 2371·43 | 29501·5 | 88 |
| 89 | 744·49 | 1372·98 | 2439·29 | 1741·61 | 21848·2 | 89 |
| 90 | 539·04 | 994·09 | 1766·14 | 1260·96 | 15906·4 | 90 |
| 91 | 383·77 | 707·74 | 1257·40 | 897·60 | 11353·4 | 91 |
| 92 | 267·78 | 493·84 | 877·37 | 626·32 | 7921·98 | 92 |
| 93 | 182·33 | 336·25 | 597·39 | 426·50 | 5393·98 | 93 |
| 94 | 120·44 | 222·11 | 394·61 | 281·68 | 3563·08 | 94 |
| 95 | 76·52 | 141·12 | 250·71 | 178·98 | 2263·78 | 95 |
| 96 | 46·12 | 85·05 | 151·10 | 107·88 | 1364·39 | 96 |
| 97 | 25·78 | 47·54 | 84·45 | 60·30 | 762·62 | 97 |
| 98 | 12·83 | 23·65 | 42·01 | 30·00 | 379·38 | 98 |
| 99 | 5·18 | 9·54 | 16·94 | 12·11 | 153·01 | 99 |
| 100 | 1·22 | 2·24 | 3·98 | 2·85 | 35·97 | 100 |

3 PER CENT. TABLE 16. 3 PER CENT.

## AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 24·55 | 5·49 | 5·26 | 5·78 | 22·75 | 63·84 | 16 |
| 17 | 24·39 | 5·61 | 5·41 | 5·96 | 23·47 | 64·85 | 17 |
| 18 | 24·25 | 5·74 | 5·56 | 6·15 | 24·23 | 65·93 | 18 |
| 19 | 24·15 | 5·87 | 5·72 | 6·35 | 25·01 | 67·10 | 19 |
| 20 | 24·08 | 6·00 | 5·87 | 6·54 | 25·82 | 68·31 | 20 |
| 21 | 24·06 | 6·13 | 6·02 | 6·73 | 26·66 | 69·60 | 21 |
| 22 | 24·07 | 6·25 | 6·17 | 6·93 | 27·53 | 70·95 | 22 |
| 23 | 24·09 | 6·37 | 6·33 | 7·14 | 28·43 | 72·36 | 23 |
| 24 | 24·14 | 6·49 | 6·49 | 7·35 | 29·37 | 73·84 | 24 |
| 25 | 24·19 | 6·62 | 6·66 | 7·56 | 30·34 | 75·37 | 25 |
| 26 | 24·24 | 6·75 | 6·83 | 7·79 | 31·35 | 76·96 | 26 |
| 27 | 24·31 | 6·88 | 7·01 | 8·02 | 32·41 | 78·62 | 27 |
| 28 | 24·38 | 7·02 | 7·18 | 8·25 | 33·49 | 80·33 | 28 |
| 29 | 24·45 | 7·17 | 7·37 | 8·49 | 34·62 | 82·10 | 29 |
| 30 | 24·53 | 7·31 | 7·55 | 8·74 | 35·78 | 83·92 | 30 |
| 31 | 24·61 | 7·46 | 7·74 | 8·99 | 36·98 | 85·78 | 31 |
| 32 | 24·67 | 7·61 | 7·93 | 9·25 | 38·21 | 87·67 | 32 |
| 33 | 24·72 | 7·75 | 8·12 | 9·52 | 39·48 | 89·59 | 33 |
| 34 | 24·75 | 7·89 | 8·31 | 9·78 | 40·79 | 91·53 | 34 |
| 35 | 24·77 | 8·03 | 8·51 | 10·06 | 42·12 | 93·50 | 35 |
| 36 | 24·78 | 8·18 | 8·71 | 10·34 | 43·50 | 95·51 | 36 |
| 37 | 24·77 | 8·31 | 8·91 | 10·65 | 44·92 | 97·56 | 37 |
| 38 | 24·76 | 8·45 | 9·13 | 10·94 | 46·39 | 99·67 | 38 |
| 39 | 24·75 | 8·59 | 9·34 | 11·25 | 47·92 | 101·85 | 39 |
| 40 | 24·73 | 8·74 | 9·55 | 11·57 | 49·51 | 104·11 | 40 |
| 41 | 24·71 | 8·89 | 9·78 | 11·90 | 51·17 | 106·44 | 41 |
| 42 | 24·67 | 9·04 | 10·00 | 12·23 | 52·87 | 108·82 | 42 |
| 43 | 24·62 | 9·19 | 10·23 | 12·57 | 54·65 | 111·25 | 43 |
| 44 | 24·55 | 9·32 | 10·47 | 12·91 | 56·47 | 113·72 | 44 |
| 45 | 24·46 | 9·45 | 10·70 | 13·28 | 58·35 | 116·24 | 45 |
| 46 | 24·35 | 9·57 | 10·93 | 13·67 | 60·28 | 118·80 | 46 |
| 47 | 24·22 | 9·69 | 11·16 | 14·06 | 62·26 | 121·39 | 47 |
| 48 | 24·08 | 9·80 | 11·38 | 14·50 | 64·28 | 124·04 | 48 |
| 49 | 23·92 | 9·91 | 11·60 | 14·93 | 66·36 | 126·73 | 49 |
| 50 | 23·74 | 10·02 | 11·83 | 15·37 | 68·51 | 129·47 | 50 |
| 51 | 23·54 | 10·12 | 12·06 | 15·83 | 70·74 | 132·29 | 51 |
| 52 | 23·31 | 10·23 | 12·31 | 16·27 | 73·07 | 135·19 | 52 |
| 53 | 23·06 | 10·34 | 12·56 | 16·72 | 75·51 | 138·20 | 53 |
| 54 | 22·79 | 10·44 | 12·83 | 17·18 | 78·06 | 141·30 | 54 |

TABLE 16.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 22·48 | 10·54 | 13·09 | 17·64 | 80·70 | 144·45 | 55 |
| 56 | 22·13 | 10·61 | 13·33 | 18·13 | 83·42 | 147·62 | 56 |
| 57 | 21·74 | 10·66 | 13·55 | 18·62 | 86·20 | 150·76 | 57 |
| 58 | 21·30 | 10·67 | 13·75 | 19·12 | 89·04 | 153·88 | 58 |
| 59 | 20·81 | 10·66 | 13·91 | 19·62 | 91·95 | 156·95 | 59 |
| 60 | 20·30 | 10·62 | 14·03 | 20·13 | 94·95 | 160·03 | 60 |
| 61 | 19·75 | 10·55 | 14·12 | 20·63 | 98·08 | 163·12 | 61 |
| 62 | 19·17 | 10·46 | 14·16 | 21·10 | 101·34 | 166·24 | 62 |
| 63 | 18·56 | 10·34 | 14·17 | 21·53 | 104·75 | 169·35 | 63 |
| 64 | 17·92 | 10·19 | 14·15 | 21·86 | 108·30 | 172·42 | 64 |
| 65 | 17·25 | 10·02 | 14·09 | 22·11 | 111·93 | 175·41 | 65 |
| 66 | 16·57 | 9·84 | 13·99 | 22·29 | 115·53 | 178·22 | 66 |
| 67 | 15·88 | 9·64 | 13·84 | 22·37 | 118·99 | 180·72 | 67 |
| 68 | 15·16 | 9·40 | 13·64 | 22·38 | 122·19 | 182·77 | 68 |
| 69 | 14·40 | 9·13 | 13·36 | 22·28 | 125·03 | 184·20 | 69 |
| 70 | 13·58 | 8·79 | 13·01 | 22·04 | 127·47 | 184·89 | 70 |
| 71 | 12·70 | 8·40 | 12·56 | 21·69 | 129·46 | 184·81 | 71 |
| 72 | 11·78 | 7·96 | 12·05 | 21·16 | 130·98 | 183·93 | 72 |
| 73 | 10·85 | 7·51 | 11·49 | 20·49 | 132·01 | 182·35 | 73 |
| 74 | 9·95 | 7·06 | 10·90 | 19·70 | 132·58 | 180·19 | 74 |
| 75 | 9·10 | 6·61 | 10·31 | 18·84 | 132·75 | 177·61 | 75 |
| 76 | 8·29 | 6·18 | 9·71 | 17·93 | 132·61 | 174·72 | 76 |
| 77 | 7·54 | 5·76 | 9·10 | 17·00 | 132·19 | 171·58 | 77 |
| 78 | 6·85 | 5·32 | 8·50 | 16·10 | 131·45 | 168·22 | 78 |
| 79 | 6·25 | 4·88 | 7·93 | 15·24 | 130·34 | 164·64 | 79 |
| 80 | 5·75 | 4·45 | 7·42 | 14·42 | 128·82 | 160·86 | 80 |
| 81 | 5·37 | 4·02 | 7·00 | 13·65 | 126·85 | 156·90 | 81 |
| 82 | 5·10 | 3·63 | 6·70 | 12·94 | 124·49 | 152·86 | 82 |
| 83 | 4·89 | 3·30 | 6·43 | 12·30 | 121·96 | 148·88 | 83 |
| 84 | 4·71 | 3·05 | 6·19 | 11·71 | 119·53 | 145·18 | 84 |
| 85 | 4·54 | 2·87 | 5·96 | 11·19 | 117·38 | 141·94 | 85 |
| 86 | 4·38 | 2·75 | 5·75 | 10·73 | 115·59 | 139·20 | 86 |
| 87 | 4·22 | 2·65 | 5·55 | 10·34 | 114·01 | 136·77 | 87 |
| 88 | 4·06 | 2·55 | 5·34 | 9·96 | 112·27 | 134·18 | 88 |
| 89 | 3·89 | 2·44 | 5·12 | 9·55 | 109·89 | 130·89 | 89 |
| 90 | 3·71 | 2·33 | 4·88 | 9·11 | 106·42 | 126·45 | 90 |
| 91 | 3·52 | 2·21 | 4·62 | 8·62 | 100·86 | 119·83 | 91 |
| 92 | 3·31 | 2·08 | 4·35 | 8·13 | 94·90 | 112·77 | 92 |
| 93 | 3·09 | 1·94 | 4·05 | 7·57 | 88·47 | 105·12 | 93 |
| 94 | 2·85 | 1·79 | 3·74 | 6·98 | 81·61 | 96·96 | 94 |
| 95 | 2·58 | 1·62 | 3·39 | 6·33 | 73·98 | 87·90 | 95 |
| 96 | 2·29 | 1·44 | 3·00 | 5·61 | 65·54 | 77·87 | 96 |
| 97 | 1·96 | 1·23 | 2·57 | 4·80 | 56·10 | 66·65 | 97 |
| 98 | 1·59 | 1·00 | 2·09 | 3·89 | 45·54 | 54·11 | 98 |
| 99 | 1·15 | ·72 | 1·51 | 2·83 | 33·06 | 39·28 | 99 |
| 100 | ·60 | ·38 | ·79 | 1·48 | 17·28 | 20·53 | 100 |

3 PER CENT. TABLE 17. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1530035 | 1872348 | 2200279 | 360051 | 1417650 | 16 |
| 17 | 1472984 | 1811984 | 2138627 | 360051 | 1417650 | 17 |
| 18 | 1419186 | 1755154 | 2080370 | 360051 | 1417650 | 18 |
| 19 | 1368852 | 1701941 | 2025890 | 359648 | 1417592 | 19 |
| 20 | 1322052 | 1651682 | 1973901 | 358924 | 1417313 | 20 |
| 21 | 1278623 | 1604310 | 1924369 | 357897 | 1416773 | 21 |
| 22 | 1237943 | 1559395 | 1877048 | 356590 | 1415989 | 22 |
| 23 | 1199335 | 1516434 | 1831507 | 355173 | 1414977 | 23 |
| 24 | 1162228 | 1474920 | 1787400 | 353704 | 1413851 | 24 |
| 25 | 1126290 | 1434531 | 1744454 | 352189 | 1412667 | 25 |
| 26 | 1091402 | 1395248 | 1702607 | 350587 | 1411431 | 26 |
| 27 | 1057676 | 1357229 | 1661977 | 348860 | 1410059 | 27 |
| 28 | 1025122 | 1320483 | 1622621 | 347021 | 1408476 | 28 |
| 29 | 993663 | 1284931 | 1584341 | 345078 | 1406657 | 29 |
| 30 | 963108 | 1250262 | 1546836 | 343041 | 1404620 | 30 |
| 31 | 933165 | 1216191 | 1509755 | 340957 | 1402382 | 31 |
| 32 | 903681 | 1182421 | 1472854 | 338834 | 1399847 | 32 |
| 33 | 874520 | 1148796 | 1436025 | 336638 | 1396895 | 33 |
| 34 | 845629 | 1115316 | 1399276 | 334343 | 1393419 | 34 |
| 35 | 817029 | 1082016 | 1362686 | 331926 | 1389357 | 35 |
| 36 | 788772 | 1048964 | 1326263 | 329431 | 1384756 | 36 |
| 37 | 760972 | 1016286 | 1290145 | 326898 | 1379721 | 37 |
| 38 | 733701 | 984098 | 1254458 | 324242 | 1374412 | 38 |
| 39 | 706994 | 952504 | 1219256 | 321508 | 1368884 | 39 |
| 40 | 680885 | 921543 | 1184621 | 318648 | 1363107 | 40 |
| 41 | 655321 | 891115 | 1150436 | 315649 | 1357054 | 41 |
| 42 | 630177 | 861051 | 1116572 | 312422 | 1350624 | 42 |
| 43 | 605365 | 831201 | 1082837 | 309038 | 1343757 | 43 |
| 44 | 580857 | 801458 | 1049114 | 305587 | 1336328 | 44 |
| 45 | 556675 | 771822 | 1015371 | 302199 | 1328228 | 45 |
| 46 | 532882 | 742404 | 981646 | 298962 | 1319345 | 46 |
| 47 | 509516 | 713309 | 948002 | 295872 | 1309561 | 47 |
| 48 | 486550 | 684571 | 914502 | 292799 | 1298800 | 48 |
| 49 | 463943 | 656124 | 881146 | 289553 | 1287061 | 49 |
| 50 | 441606 | 627937 | 847944 | 286020 | 1274392 | 50 |
| 51 | 419518 | 599986 | 814985 | 282032 | 1260936 | 51 |
| 52 | 397718 | 572292 | 782320 | 277620 | 1246775 | 52 |
| 53 | 376228 | 544896 | 749918 | 272831 | 1231959 | 53 |
| 54 | 355069 | 517806 | 717693 | 267745 | 1216365 | 54 |

TABLE 17.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 334216 | 490879 | 685424 | 262387 | 1199774 | 55 |
| 56 | 313592 | 463941 | 652811 | 256844 | 1181921 | 56 |
| 57 | 293187 | 436942 | 619729 | 251093 | 1162636 | 57 |
| 58 | 273103 | 409966 | 586243 | 245096 | 1141816 | 58 |
| 59 | 253398 | 383151 | 552444 | 238835 | 1119425 | 59 |
| 60 | 234163 | 356639 | 518490 | 232209 | 1095402 | 60 |
| 61 | 215440 | 330524 | 484488 | 225019 | 1069713 | 61 |
| 62 | 197210 | 304784 | 450464 | 217044 | 1042310 | 62 |
| 63 | 179505 | 279488 | 416570 | 208126 | 1013064 | 63 |
| 64 | 162424 | 254821 | 383100 | 198209 | 981785 | 64 |
| 65 | 146130 | 231051 | 350398 | 187394 | 948137 | 65 |
| 66 | 130741 | 208384 | 318761 | 175879 | 911594 | 66 |
| 67 | 116322 | 186923 | 288342 | 163923 | 871752 | 67 |
| 68 | 102793 | 166555 | 259035 | 151677 | 828451 | 68 |
| 69 | 90033·6 | 147088 | 230639 | 139224 | 781715 | 69 |
| 70 | 77956·6 | 128437 | 203106 | 126584 | 731808 | 70 |
| 71 | 66607·6 | 110680 | 176602 | 113764 | 679223 | 71 |
| 72 | 56139·6 | 94107·2 | 151562 | 100869 | 624458 | 72 |
| 73 | 46697·5 | 79017·2 | 128476 | 88169 | 568208 | 73 |
| 74 | 38382·2 | 65604·2 | 107673 | 75993 | 511465 | 74 |
| 75 | 31194·7 | 53876·2 | 89234·8 | 64610·2 | 455323 | 75 |
| 76 | 25063·0 | 43756·2 | 73099·8 | 54195·2 | 400885 | 76 |
| 77 | 19897·2 | 35099·3 | 59123·8 | 44872·2 | 349003 | 77 |
| 78 | 15637·4 | 27792·3 | 47197·8 | 36755·2 | 300163 | 78 |
| 79 | 12210·1 | 21754·9 | 37248·3 | 29791·7 | 254766 | 79 |
| 80 | 9518·81 | 16875·1 | 29150·8 | 23869·2 | 213158 | 80 |
| 81 | 7441·11 | 13005·0 | 22699·2 | 18906·8 | 175608 | 81 |
| 82 | 5834·01 | 9982·81 | 17647·0 | 14804·0 | 142379 | 82 |
| 83 | 4564·91 | 7641·61 | 13638·6 | 11466·4 | 113771 | 83 |
| 84 | 3535·91 | 5827·41 | 10472·6 | 8792·7 | 89773·7 | 84 |
| 85 | 2711·87 | 4428·41 | 7991·00 | 6685·30 | 70138·7 | 85 |
| 86 | 2059·40 | 3351·61 | 6057·00 | 5048·30 | 54364·7 | 86 |
| 87 | 1548·06 | 2519·42 | 4553·10 | 3794·20 | 41796·7 | 87 |
| 88 | 1151·01 | 1873·23 | 3385·30 | 2821·40 | 31810·3 | 88 |
| 89 | 845·33 | 1375·74 | 2486·24 | 2072·16 | 23855·3 | 89 |
| 90 | 612·05 | 996·09 | 1800·14 | 1500·36 | 17541·4 | 90 |
| 91 | 435·75 | 709·16 | 1281·60 | 1068·20 | 12488·5 | 91 |
| 92 | 304·05 | 494·83 | 894·25 | 745·30 | 8714·05 | 92 |
| 93 | 207·03 | 336·93 | 608·89 | 507·45 | 5933·35 | 93 |
| 94 | 136·76 | 222·57 | 402·21 | 335·23 | 3919·35 | 94 |
| 95 | 86·89 | 141·41 | 255·54 | 213·00 | 2490·15 | 95 |
| 96 | 52·37 | 85·23 | 154·01 | 128·36 | 1500·82 | 96 |
| 97 | 29·27 | 47·64 | 86·08 | 71·75 | 838·88 | 97 |
| 98 | 14·56 | 23·70 | 42·82 | 35·69 | 417·32 | 98 |
| 99 | 5·87 | 9·56 | 17·27 | 14·39 | 168·32 | 99 |
| 100 | 1·38 | 2·25 | 4·06 | 3·38 | 39·57 | 100 |

3 PER CENT. TABLE 18. 3 PER CENT.

## AREA 1.—RURAL AND URBAN DISTRICTS COMBINED

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 29·26 | 6·32 | 6·12 | 6·83 | 26·12 | 74·65 | 16 |
| 17 | 28·98 | 6·42 | 6·25 | 7·05 | 26·95 | 75·65 | 17 |
| 18 | 28·71 | 6·52 | 6·38 | 7·27 | 27·81 | 76·70 | 18 |
| 19 | 28·49 | 6·62 | 6·53 | 7·50 | 28·71 | 77·84 | 19 |
| 20 | 28·30 | 6·73 | 6·68 | 7·72 | 29·64 | 79·07 | 20 |
| 21 | 28·17 | 6·85 | 6·83 | 7·93 | 30·60 | 80·39 | 21 |
| 22 | 28·09 | 6·97 | 6·99 | 8·16 | 31·60 | 81·82 | 22 |
| 23 | 28·06 | 7·09 | 7·17 | 8·39 | 32·63 | 83·33 | 23 |
| 24 | 28·06 | 7·21 | 7·34 | 8·63 | 33·69 | 84·92 | 24 |
| 25 | 28·08 | 7·34 | 7·51 | 8·87 | 34·78 | 86·59 | 25 |
| 26 | 28·11 | 7·48 | 7·69 | 9·13 | 35·90 | 88·31 | 26 |
| 27 | 28·15 | 7·62 | 7·88 | 9·39 | 37·05 | 90·09 | 27 |
| 28 | 28·18 | 7·76 | 8·08 | 9·66 | 38·23 | 91·91 | 28 |
| 29 | 28·21 | 7·90 | 8·27 | 9·94 | 39·46 | 93·77 | 29 |
| 30 | 28·22 | 8·05 | 8·47 | 10·22 | 40·72 | 95·68 | 30 |
| 31 | 28·22 | 8·20 | 8·68 | 10·51 | 42·02 | 97·63 | 31 |
| 32 | 28·21 | 8·34 | 8·90 | 10·82 | 43·36 | 99·63 | 32 |
| 33 | 28·19 | 8·49 | 9·11 | 11·13 | 44·77 | 101·70 | 33 |
| 34 | 28·16 | 8·64 | 9·34 | 11·46 | 46·22 | 103·82 | 34 |
| 35 | 28·13 | 8·78 | 9·57 | 11·80 | 47·74 | 106·01 | 35 |
| 36 | 28·09 | 8·93 | 9·79 | 12·14 | 49·31 | 108·26 | 36 |
| 37 | 28·03 | 9·07 | 10·02 | 12·48 | 50·95 | 110·55 | 37 |
| 38 | 27·96 | 9·20 | 10·24 | 12·83 | 52·65 | 112·89 | 38 |
| 39 | 27·89 | 9·34 | 10·46 | 13·18 | 54·41 | 115·28 | 39 |
| 40 | 27·80 | 9·48 | 10·68 | 13·53 | 56·22 | 117·71 | 40 |
| 41 | 27·71 | 9·61 | 10·91 | 13·86 | 58·09 | 120·18 | 41 |
| 42 | 27·61 | 9·74 | 11·13 | 14·20 | 60·02 | 122·71 | 42 |
| 43 | 27·50 | 9·87 | 11·37 | 14·54 | 62·03 | 125·31 | 43 |
| 44 | 27·37 | 10·00 | 11·61 | 14·90 | 64·11 | 127·99 | 44 |
| 45 | 27·23 | 10·13 | 11 85 | 15·27 | 66·26 | 130·74 | 45 |
| 46 | 27·06 | 10·25 | 12·10 | 15·66 | 68·51 | 133·58 | 46 |
| 47 | 26·88 | 10·38 | 12·36 | 16·05 | 70·84 | 136·51 | 47 |
| 48 | 26·69 | 10·51 | 12·62 | 16·48 | 73·27 | 139·56 | 48 |
| 49 | 26·48 | 10·64 | 12·89 | 16·94 | 75·79 | 142·74 | 49 |
| 50 | 26·27 | 10·78 | 13·17 | 17·41 | 78·43 | 146·06 | 50 |
| 51 | 26·06 | 10·92 | 13·46 | 17·91 | 81·18 | 149·52 | 51 |
| 52 | 25·83 | 11·06 | 13·75 | 18·44 | 84·03 | 153·12 | 52 |
| 53 | 25·59 | 11·21 | 14·04 | 18·97 | 87·01 | 156·82 | 53 |
| 54 | 25·33 | 11·34 | 14·32 | 19·53 | 90·09 | 160·61 | 54 |

TABLE 18.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 25·02 | 11·46 | 14·60 | 20·09 | 93·26 | 164·43 | 55 |
| 56 | 24·67 | 11·57 | 14·86 | 20·67 | 96·53 | 168·29 | 56 |
| 57 | 24·25 | 11·65 | 15·10 | 21·25 | 99·90 | 172·15 | 57 |
| 58 | 23·76 | 11·72 | 15·34 | 21·81 | 103·36 | 175·99 | 58 |
| 59 | 23·20 | 11·75 | 15·56 | 22·37 | 106·93 | 179·80 | 59 |
| 60 | 22·56 | 11·75 | 15·75 | 22·91 | 110·61 | 183·57 | 60 |
| 61 | 21·86 | 11·69 | 15·91 | 23·38 | 114·44 | 187·28 | 61 |
| 62 | 21·12 | 11·59 | 16·02 | 23·79 | 118·41 | 190·94 | 62 |
| 63 | 20·34 | 11·44 | 16·09 | 24·11 | 122·51 | 194·49 | 63 |
| 64 | 19·53 | 11·24 | 16·10 | 24·34 | 126·71 | 197·92 | 64 |
| 65 | 18·70 | 11·00 | 16·04 | 24·48 | 130·92 | 201·14 | 65 |
| 66 | 17·86 | 10·73 | 15·89 | 24·51 | 135·04 | 204·02 | 66 |
| 67 | 16·98 | 10·40 | 15·65 | 24·45 | 138·91 | 206·40 | 67 |
| 68 | 16·08 | 10·04 | 15·31 | 24·29 | 142·45 | 208·17 | 68 |
| 69 | 15·15 | 9·63 | 14·86 | 23·96 | 145·60 | 209·21 | 69 |
| 70 | 14·21 | 9·19 | 14·30 | 23·45 | 148·36 | 209·51 | 70 |
| 71 | 13·27 | 8·71 | 13·66 | 22·71 | 150·80 | 209·15 | 71 |
| 72 | 12·37 | 8·21 | 12 95 | 21·70 | 152·95 | 208·18 | 72 |
| 73 | 11·52 | 7·70 | 12·22 | 20·47 | 154·80 | 206·72 | 73 |
| 74 | 10·76 | 7·22 | 11·50 | 19·09 | 156·34 | 204·92 | 74 |
| 75 | 10·09 | 6·77 | 10·83 | 17·68 | 157·52 | 202·90 | 75 |
| 76 | 9·50 | 6·37 | 10·23 | 16·36 | 158·25 | 200·70 | 76 |
| 77 | 8·99 | 6·01 | 9·69 | 15·17 | 158·45 | 198·31 | 77 |
| 78 | 8·55 | 5·67 | 9·21 | 14·18 | 158·04 | 195·65 | 78 |
| 79 | 8·15 | 5·36 | 8·76 | 13·39 | 156·96 | 192·62 | 79 |
| 80 | 7·77 | 5·05 | 8·36 | 12·78 | 155·22 | 189·17 | 80 |
| 81 | 7·42 | 4·76 | 7·98 | 12·20 | 152·89 | 185·24 | 81 |
| 82 | 7·10 | 4·47 | 7·63 | 11·67 | 149·99 | 180·87 | 82 |
| 83 | 6·81 | 4·20 | 7·32 | 11·19 | 146·64 | 176·17 | 83 |
| 84 | 6·55 | 3·94 | 7·05 | 10·78 | 142·94 | 171·25 | 84 |
| 85 | 6·31 | 3·68 | 6·79 | 10·39 | 138·90 | 166·07 | 85 |
| 86 | 6·09 | 3·45 | 6·55 | 10·03 | 134·57 | 160·69 | 86 |
| 87 | 5·87 | 3·27 | 6·32 | 9·68 | 130·03 | 155·17 | 87 |
| 88 | 5·65 | 3·13 | 6·08 | 9·30 | 125·20 | 149·36 | 88 |
| 89 | 5·42 | 3·00 | 5·83 | 8·92 | 120·00 | 143·16 | 89 |
| 90 | 5·17 | 2·86 | 5·56 | 8·50 | 114·44 | 136·52 | 90 |
| 91 | 4·90 | 2·71 | 5·27 | 8·05 | 108·45 | 129·37 | 91 |
| 92 | 4·61 | 2·55 | 4·96 | 7·58 | 102·05 | 121·74 | 92 |
| 93 | 4·30 | 2·38 | 4·62 | 7·07 | 95·13 | 113·49 | 93 |
| 94 | 3·96 | 2·19 | 4·26 | 6·51 | 87·75 | 104·68 | 94 |
| 95 | 3·59 | 1·99 | 3·86 | 5·91 | 79·55 | 94·90 | 95 |
| 96 | 3·18 | 1·76 | 3·42 | 5·24 | 70·48 | 84·08 | 96 |
| 97 | 2·72 | 1·51 | 2·93 | 4·48 | 60·32 | 71·96 | 97 |
| 98 | 2·21 | 1·22 | 2·38 | 3·64 | 48·97 | 58·42 | 98 |
| 99 | 1·60 | ·89 | 1·73 | 2·64 | 35·55 | 42·41 | 99 |
| 100 | ·84 | ·46 | ·90 | 1·38 | 18·58 | 22·17 | 100 |

3 PER CENT. TABLE 19. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\,All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1823377 | 2217431 | 2598892 | 425746 | 1627355 | 16 |
| 17 | 1750008 | 2137683 | 2515156 | 425746 | 1627355 | 17 |
| 18 | 1680159 | 2061652 | 2435320 | 425628 | 1627355 | 18 |
| 19 | 1614621 | 1990125 | 2360165 | 424935 | 1627298 | 19 |
| 20 | 1553764 | 1923411 | 2289935 | 423598 | 1627074 | 20 |
| 21 | 1497426 | 1861347 | 2224468 | 421762 | 1626588 | 21 |
| 22 | 1445243 | 1803516 | 2163344 | 419670 | 1625699 | 22 |
| 23 | 1396666 | 1749423 | 2105963 | 417442 | 1624283 | 23 |
| 24 | 1350894 | 1698217 | 2051427 | 415241 | 1622226 | 24 |
| 25 | 1307286 | 1649211 | 1999059 | 413109 | 1619528 | 25 |
| 26 | 1265439 | 1602054 | 1948514 | 410912 | 1616185 | 26 |
| 27 | 1224809 | 1556201 | 1899208 | 408655 | 1612291 | 27 |
| 28 | 1185068 | 1511326 | 1850869 | 406303 | 1607927 | 28 |
| 29 | 1146085 | 1467218 | 1803329 | 403822 | 1603256 | 29 |
| 30 | 1107781 | 1423802 | 1756518 | 401266 | 1598423 | 30 |
| 31 | 1070237 | 1381125 | 1710447 | 398680 | 1593523 | 31 |
| 32 | 1033448 | 1339118 | 1665048 | 396183 | 1588640 | 32 |
| 33 | 997412 | 1297789 | 1620335 | 393771 | 1583852 | 33 |
| 34 | 962228 | 1257251 | 1576321 | 391441 | 1579158 | 34 |
| 35 | 927821 | 1217439 | 1532917 | 389091 | 1574526 | 35 |
| 36 | 894056 | 1178165 | 1489884 | 386532 | 1569892 | 36 |
| 37 | 860940 | 1139421 | 1447105 | 383625 | 1565076 | 37 |
| 38 | 828481 | 1101199 | 1404600 | 380306 | 1559888 | 38 |
| 39 | 796654 | 1063495 | 1362387 | 376495 | 1554186 | 39 |
| 40 | 765497 | 1026365 | 1320545 | 372233 | 1547820 | 40 |
| 41 | 735069 | 989937 | 1279280 | 367639 | 1540794 | 41 |
| 42 | 705317 | 954173 | 1238649 | 362771 | 1533219 | 42 |
| 43 | 676194 | 918985 | 1198573 | 357759 | 1525199 | 43 |
| 44 | 647681 | 884370 | 1159061 | 352716 | 1516853 | 44 |
| 45 | 619716 | 850255 | 1120049 | 347704 | 1508266 | 45 |
| 46 | 592262 | 816641 | 1081525 | 342682 | 1499383 | 46 |
| 47 | 565420 | 783705 | 1043655 | 337768 | 1490092 | 47 |
| 48 | 539197 | 751462 | 1006443 | 333028 | 1480361 | 48 |
| 49 | 513621 | 719948 | 969940 | 328436 | 1469988 | 49 |
| 50 | 488720 | 689196 | 934174 | 323916 | 1458857 | 50 |
| 51 | 464466 | 659114 | 898994 | 319382 | 1446857 | 51 |
| 52 | 440765 | 629536 | 864132 | 314656 | 1433795 | 52 |
| 53 | 417540 | 600338 | 829394 | 309651 | 1419496 | 53 |
| 54 | 394643 | 571318 | 794523 | 304342 | 1403806 | 54 |

TABLE 19.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12/12}$ | After Two Years. $K_x^{24/All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 371994 | 542367 | 759377 | 298710 | 1386530 | 55 |
| 56 | 349483 | 513382 | 723875 | 292774 | 1367705 | 56 |
| 57 | 327032 | 484240 | 687959 | 286526 | 1347369 | 57 |
| 58 | 304647 | 454911 | 651606 | 279780 | 1325418 | 58 |
| 59 | 282381 | 425460 | 614833 | 272395 | 1301690 | 59 |
| 60 | 260255 | 395760 | 577430 | 264277 | 1275996 | 60 |
| 61 | 238459 | 365965 | 539469 | 255055 | 1248176 | 61 |
| 62 | 217221 | 336433 | 501251 | 244621 | 1217913 | 62 |
| 63 | 196703 | 307377 | 462978 | 233120 | 1184847 | 63 |
| 64 | 177065 | 279002 | 424910 | 220619 | 1148680 | 64 |
| 65 | 158449 | 251664 | 387476 | 207323 | 1109037 | 65 |
| 66 | 140901 | 225522 | 350908 | 193438 | 1065461 | 66 |
| 67 | 124429 | 200639 | 315333 | 179170 | 1017672 | 67 |
| 68 | 109032 | 177106 | 280936 | 164651 | 965798 | 68 |
| 69 | 94717·2 | 154950 | 247864 | 149865 | 910256 | 69 |
| 70 | 81562·2 | 134309 | 216429 | 134635 | 851761 | 70 |
| 71 | 69636·2 | 115349 | 186999 | 119083 | 791193 | 71 |
| 72 | 58972·2 | 98119·6 | 159857 | 103440 | 729198 | 72 |
| 73 | 49598·1 | 82752·6 | 135352 | 88108·0 | 666285 | 73 |
| 74 | 41507·1 | 69368·6 | 113754 | 73648·0 | 603127 | 74 |
| 75 | 34596·3 | 57833·6 | 94991·8 | 60664·2 | 540278 | 75 |
| 76 | 28722·5 | 47968·8 | 78882·8 | 49432·2 | 478399 | 76 |
| 77 | 23746·2 | 39603·3 | 65178·8 | 40040·2 | 418338 | 77 |
| 78 | 19530·7 | 32485·6 | 53513·8 | 32378·2 | 360885 | 78 |
| 79 | 15921·4 | 26389·0 | 43522·1 | 26195·9 | 306795 | 79 |
| 80 | 12851·5 | 21208·2 | 35033·4 | 21145·6 | 256842 | 80 |
| 81 | 10266·9 | 16852·5 | 27897·3 | 16892·7 | 211646 | 81 |
| 82 | 8117·00 | 13234·4 | 21966·5 | 13355·5 | 171545 | 82 |
| 83 | 6351·30 | 10270·1 | 17102·7 | 10450·3 | 136787 | 83 |
| 84 | 4919·60 | 7874·96 | 13167·5 | 8094·5 | 107356 | 84 |
| 85 | 3773·10 | 5970·36 | 10029·5 | 6208·1 | 82997·4 | 85 |
| 86 | 2865·30 | 4486·26 | 7568·76 | 4714·84 | 63295·4 | 86 |
| 87 | 2153·86 | 3352·46 | 5669·56 | 3544·04 | 47674·4 | 87 |
| 88 | 1601·43 | 2487·31 | 4210·06 | 2634·54 | 35471·4 | 88 |
| 89 | 1176·13 | 1826·74 | 3091·96 | 1935·04 | 26051·0 | 89 |
| 90 | 851·57 | 1322·64 | 2238·70 | 1401·00 | 18862·0 | 90 |
| 91 | 606·27 | 941·65 | 1593·83 | 997·47 | 13428·7 | 91 |
| 92 | 423·03 | 657·05 | 1112·12 | 695·99 | 9370·09 | 92 |
| 93 | 288·04 | 447·38 | 757·23 | 473·89 | 6379·99 | 93 |
| 94 | 190·27 | 295·52 | 500·20 | 313·02 | 4214·39 | 94 |
| 95 | 120·89 | 187·76 | 317·80 | 198·92 | 2677·59 | 95 |
| 96 | 72·86 | 113·16 | 191·54 | 119·88 | 1613·79 | 96 |
| 97 | 40·73 | 63·25 | 107·06 | 67·01 | 902·02 | 97 |
| 98 | 20·26 | 31·46 | 53·26 | 33·33 | 448·73 | 98 |
| 99 | 8·17 | 12·69 | 21·48 | 13·44 | 180·99 | 99 |
| 100 | 1·92 | 2·98 | 5·05 | 3·16 | 42·55 | 100 |

3 PER CENT. TABLE 20. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age | Joint Life Annuity. | Single Premiums for Assurance. | | Age |
|---|---|---|---|---|
| | | First Death. | Death of Wife in the Husband's Lifetime. | |
| $x$ | $\bar{a}_{xx}$ | $\bar{A}_{xx}$ | $\bar{A}^{1}_{xx}$ | $x$ |
| 16 | 21·981 | ·3503 | ·1751 | 16 |
| 17 | 21·708 | ·3583 | ·1792 | 17 |
| 18 | 21·432 | ·3665 | ·1832 | 18 |
| 19 | 21·155 | ·3747 | ·1873 | 19 |
| 20 | 20·882 | ·3828 | ·1914 | 20 |
| 21 | 20·610 | ·3908 | ·1954 | 21 |
| 22 | 20·342 | ·3987 | ·1994 | 22 |
| 23 | 20·076 | ·4066 | ·2033 | 23 |
| 24 | 19·811 | ·4144 | ·2072 | 24 |
| 25 | 19·548 | ·4222 | ·2111 | 25 |
| 26 | 19·284 | ·4300 | ·2150 | 26 |
| 27 | 19·019 | ·4378 | ·2189 | 27 |
| 28 | 18·750 | ·4458 | ·2229 | 28 |
| 29 | 18·478 | ·4538 | ·2269 | 29 |
| 30 | 18·200 | ·4620 | ·2310 | 30 |
| 31 | 17·914 | ·4705 | ·2352 | 31 |
| 32 | 17·621 | ·4791 | ·2396 | 32 |
| 33 | 17·322 | ·4880 | ·2440 | 33 |
| 34 | 17·015 | ·4970 | ·2485 | 34 |
| 35 | 16·703 | ·5063 | ·2531 | 35 |
| 36 | 16·386 | ·5157 | ·2578 | 36 |
| 37 | 16·067 | ·5251 | ·2625 | 37 |
| 38 | 15·745 | ·5346 | ·2673 | 38 |
| 39 | 15·422 | ·5441 | ·2721 | 39 |
| 40 | 15·097 | ·5537 | ·2769 | 40 |
| 41 | 14·769 | ·5634 | ·2817 | 41 |
| 42 | 14·437 | ·5733 | ·2866 | 42 |
| 43 | 14·102 | ·5832 | ·2916 | 43 |
| 44 | 13·762 | ·5932 | ·2966 | 44 |
| 45 | 13·415 | ·6035 | ·3017 | 45 |
| 46 | 13·061 | ·6139 | ·3070 | 46 |
| 47 | 12·703 | ·6245 | ·3123 | 47 |
| 48 | 12·341 | ·6352 | ·3176 | 48 |
| 49 | 11·977 | ·6460 | ·3230 | 49 |
| 50 | 11·614 | ·6567 | ·3284 | 50 |
| 51 | 11·252 | ·6674 | ·3337 | 51 |
| 52 | 10·893 | ·6780 | ·3390 | 52 |
| 53 | 10·535 | ·6886 | ·3443 | 53 |
| 54 | 10·180 | ·6991 | ·3495 | 54 |

TABLE 20.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in the Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 9·825 | ·7096 | ·3548 | 55 |
| 56 | 9·469 | ·7201 | ·3601 | 56 |
| 57 | 9·109 | ·7307 | ·3654 | 57 |
| 58 | 8·747 | ·7415 | ·3707 | 58 |
| 59 | 8·385 | ·7521 | ·3761 | 59 |
| 60 | 8·026 | ·7628 | ·3814 | 60 |
| 61 | 7·673 | ·7732 | ·3866 | 61 |
| 62 | 7·333 | ·7832 | ·3916 | 62 |
| 63 | 7·003 | ·7930 | ·3965 | 63 |
| 64 | 6·686 | ·8024 | ·4012 | 64 |
| 65 | 6·379 | ·8114 | ·4057 | 65 |
| 66 | 6·080 | ·8203 | ·4101 | 66 |
| 67 | 5·784 | ·8290 | ·4145 | 67 |
| 68 | 5·492 | ·8377 | ·4188 | 68 |
| 69 | 5·201 | ·8463 | ·4231 | 69 |
| 70 | 4·913 | ·8548 | ·4274 | 70 |
| 71 | 4·633 | ·8631 | ·4315 | 71 |
| 72 | 4·362 | ·8711 | ·4355 | 72 |
| 73 | 4·101 | ·8788 | ·4394 | 73 |
| 74 | 3·854 | ·8861 | ·4430 | 74 |
| 75 | 3·623 | ·8929 | ·4464 | 75 |
| 76 | 3·407 | ·8993 | ·4497 | 76 |
| 77 | 3·205 | ·9053 | ·4526 | 77 |
| 78 | 3·015 | ·9109 | ·4554 | 78 |
| 79 | 2·839 | ·9161 | ·4580 | 79 |
| 80 | 2·676 | ·9209 | ·4604 | 80 |
| 81 | 2·527 | ·9253 | ·4627 | 81 |
| 82 | 2·395 | ·9292 | ·4646 | 82 |
| 83 | 2·279 | ·9326 | ·4663 | 83 |
| 84 | 2·179 | ·9356 | ·4678 | 84 |
| 85 | 2·093 | ·9381 | ·4691 | 85 |
| 86 | 2·017 | ·9404 | ·4702 | 86 |
| 87 | 1·947 | ·9424 | ·4712 | 87 |
| 88 | 1·877 | ·9445 | ·4723 | 88 |
| 89 | 1·805 | ·9466 | ·4733 | 89 |
| 90 | 1·727 | ·9490 | ·4745 | 90 |
| 91 | 1·642 | ·9515 | ·4757 | 91 |
| 92 | 1·553 | ·9541 | ·4770 | 92 |
| 93 | 1·455 | ·9570 | ·4785 | 93 |
| 94 | 1·353 | ·9600 | ·4800 | 94 |
| 95 | 1·237 | ·9634 | ·4817 | 95 |
| 96 | 1·107 | ·9673 | ·4836 | 96 |
| 97 | ·959 | ·9717 | ·4858 | 97 |
| 98 | ·796 | ·9765 | ·4882 | 98 |
| 99 | ·599 | ·9813 | ·4907 | 99 |
| 100 | ·332 | ·9902 | ·4951 | 100 |

3 PER CENT. TABLE 21. 3 PER CENT.

AREA 1.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

Area 1.—Rural.

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 16 | 62316 | 1513322 | 24·782 | ·2675 | 16 |
| 17 | 60392 | 1452930 | 24·555 | ·2742 | 17 |
| 18 | 58515 | 1394415 | 24·327 | ·2809 | 18 |
| 19 | 56684 | 1337731 | 24·097 | ·2877 | 19 |
| 20 | 54897 | 1282834 | 23·865 | ·2946 | 20 |
| 21 | 53151 | 1229683 | 23·633 | ·3014 | 21 |
| 22 | 51443 | 1178240 | 23·400 | ·3083 | 22 |
| 23 | 49777 | 1128463 | 23·167 | ·3152 | 23 |
| 24 | 48154 | 1080309 | 22·932 | ·3222 | 24 |
| 25 | 46571 | 1033738 | 22·694 | ·3292 | 25 |
| 26 | 45033 | 988705 | 22·452 | ·3363 | 26 |
| 27 | 43538 | 945167 | 22·206 | ·3436 | 27 |
| 28 | 42085 | 903082 | 21·956 | ·3510 | 28 |
| 29 | 40674 | 862408 | 21·700 | ·3586 | 29 |
| 30 | 39305 | 823103 | 21·438 | ·3663 | 30 |
| 31 | 37978 | 785125 | 21·170 | ·3742 | 31 |
| 32 | 36689 | 748436 | 20·897 | ·3823 | 32 |
| 33 | 35437 | 712999 | 20·617 | ·3906 | 33 |
| 34 | 34223 | 678776 | 20·331 | ·3990 | 34 |
| 35 | 33043 | 645733 | 20·039 | ·4077 | 35 |
| 36 | 31896 | 613837 | 19·742 | ·4165 | 36 |
| 37 | 30782 | 583055 | 19·439 | ·4254 | 37 |
| 38 | 29698 | 553357 | 19·130 | ·4345 | 38 |
| 39 | 28644 | 524713 | 18·815 | ·4438 | 39 |
| 40 | 27620 | 497093 | 18·495 | ·4533 | 40 |
| 41 | 26623 | 470470 | 18·168 | ·4629 | 41 |
| 42 | 25654 | 444816 | 17·836 | ·4728 | 42 |
| 43 | 24709 | 420107 | 17·499 | ·4828 | 43 |
| 44 | 23789 | 396318 | 17·157 | ·4929 | 44 |
| 45 | 22891 | 373427 | 16·810 | ·5031 | 45 |
| 46 | 22016 | 351411 | 16·459 | ·5135 | 46 |
| 47 | 21162 | 330249 | 16·103 | ·5240 | 47 |
| 48 | 20329 | 309920 | 15·742 | ·5347 | 48 |
| 49 | 19516 | 290404 | 15·377 | ·5455 | 49 |
| 50 | 18722 | 271682 | 15·007 | ·5564 | 50 |
| 51 | 17946 | 253736 | 14·635 | ·5674 | 51 |
| 52 | 17186 | 236550 | 14·260 | ·5785 | 52 |
| 53 | 16441 | 220109 | 13·884 | ·5896 | 53 |
| 54 | 15711 | 204398 | 13·506 | ·6008 | 54 |

3 PER CENT. TABLE 21.—*continued.* 3 PER CENT.

AREA 1.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

Area—1. Urban.

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $A_x$ | Age $x$ |
|---|---|---|---|---|---|
| 16 | 62316 | 1489855 | 24·405 | ·2786 | 16 |
| 17 | 60371 | 1429484 | 24·175 | ·2854 | 17 |
| 18 | 58475 | 1371009 | 23·943 | ·2923 | 18 |
| 19 | 56624 | 1314385 | 23·709 | ·2992 | 19 |
| 20 | 54819 | 1259566 | 23·474 | ·3061 | 20 |
| 21 | 53054 | 1206512 | 23·238 | ·3131 | 21 |
| 22 | 51331 | 1155181 | 23·002 | ·3201 | 22 |
| 23 | 49650 | 1105531 | 22·763 | ·3272 | 23 |
| 24 | 48010 | 1057521 | 22·524 | ·3342 | 24 |
| 25 | 46409 | 1011112 | 22·284 | ·3413 | 25 |
| 26 | 44848 | 966264 | 22·043 | ·3484 | 26 |
| 27 | 43328 | 922936 | 21·798 | ·3557 | 27 |
| 28 | 41850 | 881086 | 21·550 | ·3630 | 28 |
| 29 | 40418 | 840668 | 21·296 | ·3705 | 29 |
| 30 | 39030 | 801638 | 21·036 | ·3782 | 30 |
| 31 | 37689 | 763949 | 20·766 | ·3862 | 31 |
| 32 | 36392 | 727557 | 20·489 | ·3944 | 32 |
| 33 | 35137 | 692420 | 20·203 | ·4028 | 33 |
| 34 | 33921 | 658499 | 19·909 | ·4115 | 34 |
| 35 | 32739 | 625760 | 19·610 | ·4203 | 35 |
| 36 | 31588 | 594172 | 19·307 | ·4293 | 36 |
| 37 | 30463 | 563709 | 19·002 | ·4383 | 37 |
| 38 | 29362 | 534347 | 18·695 | ·4474 | 38 |
| 39 | 28284 | 506063 | 18·389 | ·4564 | 39 |
| 40 | 27228 | 478835 | 18·084 | ·4655 | 40 |
| 41 | 26196 | 452639 | 17·776 | ·4746 | 41 |
| 42 | 25192 | 427447 | 17·464 | ·4838 | 42 |
| 43 | 24220 | 403227 | 17·146 | ·4932 | 43 |
| 44 | 23281 | 379946 | 16·817 | ·5029 | 44 |
| 45 | 22376 | 357570 | 16·477 | ·5130 | 45 |
| 46 | 21505 | 336065 | 16·125 | ·5234 | 46 |
| 47 | 20662 | 315403 | 15·762 | ·5341 | 47 |
| 48 | 19843 | 295560 | 15·392 | ·5450 | 48 |
| 49 | 19043 | 276517 | 15·018 | ·5561 | 49 |
| 50 | 18255 | 258262 | 14·643 | ·5672 | 50 |
| 51 | 17480 | 240782 | 14·271 | ·5782 | 51 |
| 52 | 16716 | 224066 | 13·900 | ·5891 | 52 |
| 53 | 15966 | 208100 | 13·530 | ·6001 | 53 |
| 54 | 15234 | 192866 | 13·157 | ·6111 | 54 |

TABLE 21.—*continued.*

Area 1.—Rural—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 55 | 14995 | 189403 | 13·127 | ·6120 | 55 |
| 56 | 14297 | 175106 | 12·744 | ·6233 | 56 |
| 57 | 13614 | 161492 | 12·358 | ·6347 | 57 |
| 58 | 12948 | 148544 | 11·969 | ·6462 | 58 |
| 59 | 12297 | 136247 | 11·576 | ·6578 | 59 |
| 60 | 11660 | 124587 | 11·180 | ·6695 | 60 |
| 61 | 11033 | 113554 | 10·787 | ·6811 | 61 |
| 62 | 10414 | 103140 | 10·399 | ·6926 | 62 |
| 63 | 9803·2 | 93336·9 | 10·016 | ·7039 | 63 |
| 64 | 9199·6 | 84137·3 | 9·641 | ·7150 | 64 |
| 65 | 8605·2 | 75532·1 | 9·272 | ·7259 | 65 |
| 66 | 8022·0 | 67510·1 | 8·910 | ·7366 | 66 |
| 67 | 7452·6 | 60057·5 | 8·553 | ·7472 | 67 |
| 68 | 6899·2 | 53158·3 | 8·198 | ·7577 | 68 |
| 69 | 6362·7 | 46795·6 | 7·848 | ·7680 | 69 |
| 70 | 5843·3 | 40952·3 | 7·501 | ·7783 | 70 |
| 71 | 5341·2 | 35611·1 | 7·159 | ·7884 | 71 |
| 72 | 4855·8 | 30755·3 | 6·826 | ·7982 | 72 |
| 73 | 4387·1 | 26368·2 | 6·501 | ·8078 | 73 |
| 74 | 3936·2 | 22432·0 | 6·190 | ·8170 | 74 |
| 75 | 3504·3 | 18927·7 | 5·891 | ·8259 | 75 |
| 76 | 3093·6 | 15834·1 | 5·607 | ·8343 | 76 |
| 77 | 2706·9 | 13127·2 | 5·339 | ·8422 | 77 |
| 78 | 2346·8 | 10780·4 | 5·082 | ·8498 | 78 |
| 79 | 2014·9 | 8765·5 | 4·837 | ·8570 | 79 |
| 80 | 1712·2 | 7053·3 | 4·606 | ·8639 | 80 |
| 81 | 1438·5 | 5614·8 | 4·388 | ·8703 | 81 |
| 82 | 1193·3 | 4421·5 | 4·189 | ·8762 | 82 |
| 83 | 976·34 | 3445·14 | 4·012 | ·8814 | 83 |
| 84 | 787·70 | 2657·44 | 3·856 | ·8860 | 84 |
| 85 | 627·25 | 2030·19 | 3·718 | ·8901 | 85 |
| 86 | 493·82 | 1536·37 | 3·591 | ·8938 | 86 |
| 87 | 385·03 | 1151·34 | 3·469 | ·8975 | 87 |
| 88 | 297·75 | 853·59 | 3·345 | ·9011 | 88 |
| 89 | 228·61 | 624·98 | 3·212 | ·9051 | 89 |
| 90 | 174·30 | 450·68 | 3·063 | ·9095 | 90 |
| 91 | 131·74 | 318·94 | 2·897 | ·9144 | 91 |
| 92 | 98·40 | 220·54 | 2·716 | ·9197 | 92 |
| 93 | 72·36 | 148·18 | 2·522 | ·9255 | 93 |
| 94 | 52·18 | 96·00 | 2·312 | ·9317 | 94 |
| 95 | 36·71 | 59·29 | 2·084 | ·9384 | 95 |
| 96 | 24·97 | 34·32 | 1·841 | ·9456 | 96 |
| 97 | 16·29 | 18·03 | 1·569 | ·9536 | 97 |
| 98 | 9·98 | 8·05 | 1·263 | ·9627 | 98 |
| 99 | 5·55 | 2·50 | ·896 | ·9734 | 99 |
| 100 | 2·50 | ·00 | ·416 | ·9877 | 100 |

TABLE 21.—*continued.*

Area 1.—Urban—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 55 | 14521 | 178345 | 12·778 | ·6223 | 55 |
| 56 | 13829 | 164516 | 12·393 | ·6337 | 56 |
| 57 | 13155 | 151361 | 12·002 | ·6452 | 57 |
| 58 | 12497 | 138864 | 11·608 | ·6569 | 58 |
| 59 | 11850 | 127014 | 11·213 | ·6686 | 59 |
| 60 | 11209 | 115805 | 10·826 | ·6800 | 60 |
| 61 | 10572 | 105233 | 10·449 | ·6911 | 61 |
| 62 | 9939·9 | 95292·9 | 10·082 | ·7020 | 62 |
| 63 | 9315·2 | 85977·7 | 9·724 | ·7126 | 63 |
| 64 | 8702·0 | 77275·7 | 9·374 | ·7229 | 64 |
| 65 | 8106·3 | 69169·4 | 9·027 | ·7332 | 65 |
| 66 | 7532·5 | 61636·9 | 8·677 | ·7435 | 66 |
| 67 | 6983·5 | 54653·4 | 8·320 | ·7541 | 67 |
| 68 | 6458·0 | 48195·4 | 7·957 | ·7648 | 68 |
| 69 | 5953·5 | 42241·9 | 7·588 | ·7757 | 69 |
| 70 | 5465·4 | 36776·5 | 7·222 | ·7865 | 70 |
| 71 | 4991·0 | 31785·5 | 6·860 | ·7972 | 71 |
| 72 | 4528·2 | 27257·3 | 6·511 | ·8075 | 72 |
| 73 | 4078·0 | 23179·3 | 6·175 | ·8175 | 73 |
| 74 | 3642·3 | 19537·0 | 5·854 | ·8270 | 74 |
| 75 | 3223·9 | 16313·1 | 5·549 | ·8360 | 75 |
| 76 | 2825·3 | 13487·8 | 5·263 | ·8444 | 76 |
| 77 | 2449·7 | 11038·1 | 4·994 | ·8524 | 77 |
| 78 | 2099·5 | 8938·6 | 4·745 | ·8597 | 78 |
| 79 | 1777·4 | 7161·2 | 4·515 | ·8665 | 79 |
| 80 | 1485·9 | 5675·3 | 4·304 | ·8728 | 80 |
| 81 | 1226·8 | 4448·5 | 4·110 | ·8785 | 81 |
| 82 | 1000·1 | 3448·4 | 3·930 | ·8838 | 82 |
| 83 | 804·90 | 2643·48 | 3·765 | ·8887 | 83 |
| 84 | 639·38 | 2004·10 | 3·614 | ·8932 | 84 |
| 85 | 501·31 | 1502·79 | 3·477 | ·8972 | 85 |
| 86 | 387·93 | 1114·86 | 3·352 | ·9009 | 86 |
| 87 | 296·42 | 818·44 | 3·238 | ·9043 | 87 |
| 88 | 223·90 | 594·54 | 3·131 | ·9074 | 88 |
| 89 | 167·45 | 427·09 | 3·026 | ·9106 | 89 |
| 90 | 124·13 | 302·96 | 2·916 | ·9138 | 90 |
| 91 | 91·29 | 211·67 | 2·793 | ·9174 | 91 |
| 92 | 66·58 | 145·09 | 2·652 | ·9216 | 92 |
| 93 | 48·09 | 97·00 | 2·489 | ·9264 | 93 |
| 94 | 34·29 | 62·71 | 2·300 | ·9320 | 94 |
| 95 | 23·98 | 38·73 | 2·084 | ·9384 | 95 |
| 96 | 16·31 | 22·42 | 1·841 | ·9456 | 96 |
| 97 | 10·64 | 11·78 | 1·569 | ·9536 | 97 |
| 98 | 6·52 | 5·26 | 1·263 | ·9627 | 98 |
| 99 | 3·62 | 1·64 | ·898 | ·9734 | 99 |
| 100 | 1·64 | ·00 | ·416 | ·9877 | 100 |

3 PER CENT. TABLE 22. 3 PER CENT

## AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

### COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance Single. $\bar{A}_x$ | Premiums for Life Assurance Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 62316 | 1451633 | 23·791 | ·2968 | ·01248 | 16 |
| 17 | 60348 | 1391285 | 23·552 | ·3038 | ·01290 | 17 |
| 18 | 58429 | 1332856 | 23·309 | ·3110 | ·01334 | 18 |
| 19 | 56560 | 1276296 | 23·062 | ·3183 | ·01381 | 19 |
| 20 | 54741 | 1221555 | 22·813 | ·3257 | ·01427 | 20 |
| 21 | 52968 | 1168587 | 22·560 | ·3332 | ·01477 | 21 |
| 22 | 51244 | 1117343 | 22·301 | ·3408 | ·01528 | 22 |
| 23 | 49569 | 1067774 | 22·039 | ·3485 | ·01581 | 23 |
| 24 | 47945 | 1019829 | 21·768 | ·3566 | ·01638 | 24 |
| 25 | 46367 | 973462 | 21·492 | ·3647 | ·01697 | 25 |
| 26 | 44836 | 928626 | 21·208 | ·3731 | ·01759 | 26 |
| 27 | 43350 | 885276 | 20·919 | ·3817 | ·01824 | 27 |
| 28 | 41903 | 843373 | 20·624 | ·3904 | ·01893 | 28 |
| 29 | 40495 | 802878 | 20·324 | ·3993 | ·01964 | 29 |
| 30 | 39123 | 763755 | 20·019 | ·4083 | ·02039 | 30 |
| 31 | 37785 | 725970 | 19·710 | ·4174 | ·02118 | 31 |
| 32 | 36480 | 689490 | 19·398 | ·4266 | ·02199 | 32 |
| 33 | 35206 | 654284 | 19·081 | ·4360 | ·02285 | 33 |
| 34 | 33965 | 620319 | 18·761 | ·4454 | ·02375 | 34 |
| 35 | 32754 | 587565 | 18·436 | ·4551 | ·02468 | 35 |
| 36 | 31571 | 555994 | 18·108 | ·4647 | ·02567 | 36 |
| 37 | 30416 | 525578 | 17·777 | ·4745 | ·02669 | 37 |
| 38 | 29287 | 496291 | 17·443 | ·4844 | ·02777 | 38 |
| 39 | 28183 | 468108 | 17·107 | ·4943 | ·02890 | 39 |
| 40 | 27101 | 441007 | 16·770 | ·5043 | ·03007 | 40 |
| 41 | 26042 | 414965 | 16·432 | ·5143 | ·03130 | 41 |
| 42 | 25007 | 389958 | 16·091 | ·5244 | ·03259 | 42 |
| 43 | 23996 | 365962 | 15·748 | ·5345 | ·03394 | 43 |
| 44 | 23009 | 342953 | 15·402 | ·5447 | ·03537 | 44 |
| 45 | 22050 | 320903 | 15·051 | ·5551 | ·03689 | 45 |
| 46 | 21116 | 299787 | 14·693 | ·5657 | ·03850 | 46 |
| 47 | 20209 | 279578 | 14·330 | ·5764 | ·04022 | 47 |
| 48 | 19328 | 260250 | 13·961 | ·5873 | ·04207 | 48 |
| 49 | 18471 | 241779 | 13·585 | ·5984 | ·04405 | 49 |
| 50 | 17636 | 224143 | 13·206 | ·6096 | ·04616 | 50 |
| 51 | 16819 | 207324 | 12·823 | ·6210 | ·04842 | 51 |
| 52 | 16018 | 191306 | 12·439 | ·6323 | ·05084 | 52 |
| 53 | 15234 | 176072 | 12·054 | ·6437 | ·05340 | 53 |
| 54 | 14463 | 161609 | 11·670 | ·6551 | ·05613 | 54 |

TABLE 22.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 13707 | 147902 | 11·286 | ·6664 | ·05905 | 55 |
| 56 | 12965 | 134937 | 10·903 | ·6777 | ·06216 | 56 |
| 57 | 12237 | 122700 | 10·522 | ·6890 | ·06548 | 57 |
| 58 | 11523 | 111177 | 10·143 | ·7002 | ·06903 | 58 |
| 59 | 10822 | 100355 | 9·768 | ·7113 | ·07282 | 59 |
| 60 | 10133 | 90222 | 9·398 | ·7222 | ·07685 | 60 |
| 61 | 9456·1 | 80766·3 | 9·035 | ·7329 | ·08112 | 61 |
| 62 | 8792·9 | 71973·4 | 8·679 | ·7435 | ·08566 | 62 |
| 63 | 8143·9 | 63829·5 | 8·332 | ·7537 | ·09046 | 63 |
| 64 | 7510·2 | 56319·3 | 7·992 | ·7638 | ·09557 | 64 |
| 65 | 6894·1 | 49425·2 | 7·662 | ·7735 | ·10096 | 65 |
| 66 | 6298·5 | 43126·7 | 7·339 | ·7831 | ·10670 | 66 |
| 67 | 5726·1 | 37400·6 | 7·024 | ·7924 | ·11281 | 67 |
| 68 | 5179·2 | 32221·4 | 6·713 | ·8016 | ·11941 | 68 |
| 69 | 4660·0 | 27561·4 | 6·405 | ·8107 | ·12657 | 69 |
| 70 | 4169·8 | 23391·6 | 6·101 | ·8197 | ·13435 | 70 |
| 71 | 3708·1 | 19683·5 | 5·798 | ·8286 | ·14291 | 71 |
| 72 | 3274·1 | 16409·4 | 5·501 | ·8374 | ·15223 | 72 |
| 73 | 2867·3 | 13542·1 | 5·212 | ·8459 | ·16231 | 73 |
| 74 | 2487·8 | 11054·3 | 4·931 | ·8542 | ·17324 | 74 |
| 75 | 2135·6 | 8918·7 | 4·663 | ·8622 | ·18489 | 75 |
| 76 | 1810·8 | 7107·9 | 4·411 | ·8696 | ·19715 | 76 |
| 77 | 1515·0 | 5592·9 | 4·177 | ·8765 | ·20985 | 77 |
| 78 | 1249·3 | 4343·6 | 3·960 | ·8830 | ·22297 | 78 |
| 79 | 1014·4 | 3329·2 | 3·764 | ·8887 | ·23612 | 79 |
| 80 | 810·46 | 2518·73 | 3·589 | ·8939 | ·24907 | 80 |
| 81 | 637·41 | 1881·32 | 3·431 | ·8986 | ·26190 | 81 |
| 82 | 494·21 | 1387·11 | 3·285 | ·9029 | ·27486 | 82 |
| 83 | 378·58 | 1008·53 | 3·141 | ·9072 | ·28881 | 83 |
| 84 | 286·90 | 721·63 | 2·991 | ·9116 | ·30478 | 84 |
| 85 | 215·15 | 506·48 | 2·830 | ·9164 | ·32380 | 85 |
| 86 | 159·38 | 347·10 | 2·652 | ·9216 | ·34752 | 86 |
| 87 | 116·22 | 230·88 | 2·460 | ·9273 | ·37695 | 87 |
| 88 | 82·72 | 148·16 | 2·261 | ·9332 | ·41272 | 88 |
| 89 | 57·05 | 91·11 | 2·064 | ·9390 | ·45494 | 89 |
| 90 | 37·83 | 53·28 | 1·872 | ·9447 | ·50463 | 90 |
| 91 | 23·96 | 29·32 | 1·683 | ·9502 | ·56462 | 91 |
| 92 | 14·30 | 15·02 | 1·504 | ·9555 | ·63534 | 92 |
| 93 | 8·00 | 7·02 | 1·326 | ·9608 | ·72459 | 93 |
| 94 | 4·10 | 2·92 | 1·152 | ·9660 | ·83850 | 94 |
| 95 | 1·87 | 1·05 | ·991 | ·9707 | ·97952 | 95 |
| 96 | ·76 | ·29 | ·798 | ·9764 | 1·22356 | 96 |
| 97 | ·23 | ·06 | ·680 | ·9799 | 1·44103 | 97 |
| 98 | ·06 | ·00 | ·416 | ·9876 | 2·37428 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 23. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 19·52 | 4·00 | 3·72 | 3·84 | 13·21 | 44·29 | 16 |
| 17 | 19·33 | 4·08 | 3·83 | 3·96 | 13·64 | 44·84 | 17 |
| 18 | 19·15 | 4·16 | 3·93 | 4·09 | 14·09 | 45·43 | 18 |
| 19 | 19·01 | 4·25 | 4·04 | 4·22 | 14·56 | 46·07 | 19 |
| 20 | 18·90 | 4·33 | 4·15 | 4·35 | 15·04 | 46·76 | 20 |
| 21 | 18·82 | 4·40 | 4·25 | 4·48 | 15·54 | 47·50 | 21 |
| 22 | 18·77 | 4·48 | 4·35 | 4·62 | 16·05 | 48·27 | 22 |
| 23 | 18·74 | 4·56 | 4·45 | 4·75 | 16·58 | 49·08 | 23 |
| 24 | 18·73 | 4·63 | 4·55 | 4·87 | 17·12 | 49·90 | 24 |
| 25 | 18·72 | 4·71 | 4·65 | 5·00 | 17·67 | 50·75 | 25 |
| 26 | 18·71 | 4·79 | 4·75 | 5·14 | 18·23 | 51·62 | 26 |
| 27 | 18·71 | 4·86 | 4·86 | 5·28 | 18·81 | 52·52 | 27 |
| 28 | 18·71 | 4·95 | 4·96 | 5·42 | 19·41 | 53·45 | 28 |
| 29 | 18·71 | 5·03 | 5·07 | 5·57 | 20·03 | 54·42 | 29 |
| 30 | 18·72 | 5·12 | 5·19 | 5·72 | 20·67 | 55·41 | 30 |
| 31 | 18·72 | 5·21 | 5·30 | 5·88 | 21·34 | 56·44 | 31 |
| 32 | 18·72 | 5·30 | 5·42 | 6·03 | 22·03 | 57·50 | 32 |
| 33 | 18·72 | 5·39 | 5·55 | 6·19 | 22·74 | 58·60 | 33 |
| 34 | 18·72 | 5·49 | 5·67 | 6·37 | 23·48 | 59·73 | 34 |
| 35 | 18·73 | 5·58 | 5·81 | 6·54 | 24·24 | 60·90 | 35 |
| 36 | 18·73 | 5·68 | 5·94 | 6·73 | 25·03 | 62·11 | 36 |
| 37 | 18·73 | 5·78 | 6·08 | 6·92 | 25·84 | 63·36 | 37 |
| 38 | 18·73 | 5·88 | 6·22 | 7·12 | 26·69 | 64·64 | 38 |
| 39 | 18·73 | 5·98 | 6·37 | 7·32 | 27·57 | 65·96 | 39 |
| 40 | 18·72 | 6·08 | 6·52 | 7·53 | 28·47 | 67·32 | 40 |
| 41 | 18·70 | 6·18 | 6·67 | 7·75 | 29·42 | 68·72 | 41 |
| 42 | 18·67 | 6·28 | 6·83 | 7·98 | 30·40 | 70·15 | 42 |
| 43 | 18·64 | 6·38 | 6·99 | 8·22 | 31·41 | 71·64 | 43 |
| 44 | 18·60 | 6·49 | 7·15 | 8·46 | 32·47 | 73·17 | 44 |
| 45 | 18·55 | 6·59 | 7·32 | 8·72 | 33·57 | 74·75 | 45 |
| 46 | 18·50 | 6·70 | 7·49 | 8·97 | 34·71 | 76·37 | 46 |
| 47 | 18·43 | 6·80 | 7·67 | 9·25 | 35·90 | 78·05 | 47 |
| 48 | 18·34 | 6·91 | 7·85 | 9·53 | 37·13 | 79·76 | 48 |
| 49 | 18·24 | 7·01 | 8·04 | 9·82 | 38·41 | 81·51 | 49 |
| 50 | 18·12 | 7·11 | 8·22 | 10·12 | 39·73 | 83·29 | 50 |
| 51 | 17·98 | 7·19 | 8·41 | 10·43 | 41·09 | 85·11 | 51 |
| 52 | 17·83 | 7·28 | 8·60 | 10·74 | 42·50 | 86·96 | 52 |
| 53 | 17·66 | 7·36 | 8·80 | 11·07 | 43·95 | 88·83 | 53 |
| 54 | 17·47 | 7·43 | 8·99 | 11·41 | 45·44 | 90·74 | 54 |

TABLE 23.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 17·27 | 7·51 | 9·18 | 11·75 | 46·98 | 92·69 | 55 |
| 56 | 17·05 | 7·57 | 9·37 | 12·10 | 48·59 | 94·68 | 56 |
| 57 | 16·81 | 7·63 | 9·55 | 12·46 | 50·28 | 96·73 | 57 |
| 58 | 16·55 | 7·69 | 9·72 | 12·82 | 52·07 | 98·85 | 58 |
| 59 | 16·28 | 7·74 | 9·89 | 13·18 | 53·98 | 101·06 | 59 |
| 60 | 15·98 | 7·78 | 10·05 | 13·53 | 56·02 | 103·37 | 60 |
| 61 | 15·67 | 7·81 | 10·21 | 13·89 | 58·20 | 105·77 | 61 |
| 62 | 15·33 | 7·82 | 10·34 | 14·26 | 60·49 | 108·25 | 62 |
| 63 | 14·96 | 7·82 | 10·47 | 14·61 | 62·89 | 110·75 | 63 |
| 64 | 14·57 | 7·80 | 10·57 | 14·94 | 65·37 | 113·25 | 64 |
| 65 | 14·15 | 7·75 | 10·66 | 15·25 | 67·90 | 115·71 | 65 |
| 66 | 13·70 | 7·69 | 10·72 | 15·54 | 70·45 | 118·09 | 66 |
| 67 | 13·20 | 7·60 | 10·74 | 15·79 | 73·00 | 120·33 | 67 |
| 68 | 12·66 | 7·48 | 10·72 | 15·97 | 75·53 | 122·35 | 68 |
| 69 | 12·07 | 7·31 | 10·63 | 16·07 | 77·98 | 124·06 | 69 |
| 70 | 11·45 | 7·10 | 10·48 | 16·04 | 80·28 | 125·35 | 70 |
| 71 | 10·80 | 6·86 | 10·24 | 15·89 | 82·39 | 126·19 | 71 |
| 72 | 10·16 | 6·59 | 9·94 | 15·64 | 84·25 | 126·57 | 72 |
| 73 | 9·51 | 6·29 | 9·59 | 15·26 | 85·84 | 126·50 | 73 |
| 74 | 8·88 | 5·98 | 9·20 | 14·81 | 87·14 | 126·01 | 74 |
| 75 | 8·25 | 5·67 | 8·78 | 14·26 | 88·16 | 125·12 | 75 |
| 76 | 7·64 | 5·35 | 8·34 | 13·66 | 88·94 | 123·93 | 76 |
| 77 | 7·05 | 5·03 | 7·87 | 13·00 | 89·53 | 122·48 | 77 |
| 78 | 6·48 | 4·70 | 7·38 | 12·32 | 89·95 | 120·83 | 78 |
| 79 | 5·95 | 4·38 | 6·87 | 11·64 | 90·24 | 119·08 | 79 |
| 80 | 5·47 | 4·07 | 6·38 | 10·94 | 90·41 | 117·27 | 80 |
| 81 | 5·03 | 3·77 | 5·92 | 10·27 | 90·36 | 115·35 | 81 |
| 82 | 4·63 | 3·49 | 5·51 | 9·59 | 89·90 | 113·11 | 82 |
| 83 | 4·25 | 3·22 | 5·13 | 8·92 | 88·81 | 110·32 | 83 |
| 84 | 3·87 | 2·96 | 4·80 | 8·24 | 86·93 | 106·81 | 84 |
| 85 | 3·49 | 2·72 | 4·48 | 7·58 | 84·20 | 102·47 | 85 |
| 86 | 3·11 | 2·49 | 4·16 | 6·94 | 80·62 | 97·33 | 86 |
| 87 | 2·76 | 2·28 | 3·84 | 6·32 | 76·21 | 91·41 | 87 |
| 88 | 2·46 | 2·08 | 3·53 | 5·76 | 71·28 | 85·10 | 88 |
| 89 | 2·25 | 1·90 | 3·23 | 5·27 | 65·91 | 78·56 | 89 |
| 90 | 2·05 | 1·73 | 2·94 | 4·79 | 60·40 | 71·91 | 90 |
| 91 | 1·85 | 1·56 | 2·65 | 4·32 | 54·73 | 65·12 | 91 |
| 92 | 1·66 | 1·40 | 2·38 | 3·89 | 49·19 | 58·53 | 92 |
| 93 | 1·48 | 1·25 | 2·11 | 3·45 | 43·68 | 51·97 | 93 |
| 94 | 1·30 | 1·09 | 1·86 | 3·03 | 38·38 | 45·66 | 94 |
| 95 | 1·13 | ·96 | 1·62 | 2·65 | 33·52 | 39·88 | 95 |
| 96 | ·93 | ·79 | 1·33 | 2·17 | 27·56 | 32·77 | 96 |
| 97 | ·79 | ·66 | 1·14 | 1·80 | 23·48 | 27·88 | 97 |
| 98 | ·54 | ·36 | ·91 | 1·09 | 15·76 | 18·66 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 24. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12|12}$ | After Two Years. $K_x^{24|AH}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1216433 | 1465602 | 1697722 | 238937 | 823328 | 16 |
| 17 | 1166394 | 1412620 | 1643696 | 238937 | 823328 | 17 |
| 18 | 1119128 | 1362385 | 1592273 | 238937 | 823328 | 18 |
| 19 | 1075093 | 1315246 | 1543754 | 238707 | 823328 | 19 |
| 20 | 1034363 | 1271233 | 1498128 | 238207 | 823328 | 20 |
| 21 | 996778 | 1230148 | 1455159 | 237507 | 823112 | 21 |
| 22 | 961872 | 1191542 | 1414417 | 236517 | 822643 | 22 |
| 23 | 929062 | 1154952 | 1375509 | 235207 | 821837 | 23 |
| 24 | 897862 | 1119950 | 1338069 | 233696 | 820667 | 24 |
| 25 | 867922 | 1086238 | 1301858 | 232093 | 819158 | 25 |
| 26 | 839060 | 1053637 | 1266704 | 230497 | 817380 | 26 |
| 27 | 811153 | 1022027 | 1232537 | 228910 | 815396 | 27 |
| 28 | 784089 | 991340 | 1199293 | 227290 | 813308 | 28 |
| 29 | 757808 | 961516 | 1166915 | 225601 | 811083 | 29 |
| 30 | 732215 | 932420 | 1135272 | 223849 | 808735 | 30 |
| 31 | 707263 | 904007 | 1104321 | 222004 | 806236 | 31 |
| 32 | 682908 | 876199 | 1073988 | 220073 | 803563 | 32 |
| 33 | 659148 | 848998 | 1044279 | 218102 | 800624 | 33 |
| 34 | 635980 | 822372 | 1015128 | 216201 | 797408 | 34 |
| 35 | 613399 | 796289 | 986477 | 214333 | 793906 | 35 |
| 36 | 591371 | 770724 | 958307 | 212467 | 790112 | 36 |
| 37 | 569803 | 745592 | 930511 | 210546 | 786021 | 37 |
| 38 | 548642 | 720819 | 903023 | 208516 | 781634 | 38 |
| 39 | 527784 | 696284 | 875730 | 206389 | 776865 | 39 |
| 40 | 507223 | 671964 | 848591 | 204178 | 771697 | 40 |
| 41 | 486926 | 647868 | 821599 | 201867 | 766118 | 41 |
| 42 | 466918 | 624007 | 794778 | 199518 | 760121 | 42 |
| 43 | 447247 | 600441 | 768174 | 197118 | 753776 | 43 |
| 44 | 427955 | 577248 | 741856 | 194651 | 747126 | 44 |
| 45 | 409057 | 554431 | 715863 | 192129 | 740188 | 45 |
| 46 | 390543 | 531990 | 690228 | 189538 | 732960 | 46 |
| 47 | 372384 | 509906 | 664922 | 186873 | 725461 | 47 |
| 48 | 354517 | 488067 | 639822 | 184145 | 717634 | 48 |
| 49 | 336907 | 466394 | 614824 | 181348 | 709396 | 49 |
| 50 | 319543 | 444843 | 589862 | 178442 | 700624 | 50 |
| 51 | 302423 | 423435 | 564923 | 175376 | 691134 | 51 |
| 52 | 285566 | 402179 | 540006 | 172126 | 680777 | 52 |
| 53 | 268991 | 381105 | 515120 | 168659 | 669467 | 53 |
| 54 | 252722 | 360249 | 490285 | 164978 | 657161 | 54 |

TABLE 24.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12'12}$ | After Two Years. $K_x^{24\,All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 236754 | 339635 | 465503 | 161050 | 643939 | 55 |
| 56 | 221089 | 319264 | 440746 | 156877 | 629927 | 56 |
| 57 | 205745 | 299159 | 416030 | 152418 | 615251 | 57 |
| 58 | 190757 | 279361 | 391410 | 147656 | 599990 | 58 |
| 59 | 176149 | 259894 | 366929 | 142575 | 584153 | 59 |
| 60 | 161947 | 240759 | 342610 | 137171 | 567658 | 60 |
| 61 | 148152 | 221971 | 318467 | 131443 | 550329 | 61 |
| 62 | 134781 | 203538 | 294498 | 125378 | 531933 | 62 |
| 63 | 121864 | 185526 | 270780 | 118953 | 512194 | 63 |
| 64 | 109449 | 168002 | 247412 | 112186 | 490931 | 64 |
| 65 | 97571·8 | 151035 | 224514 | 105131 | 468083 | 65 |
| 66 | 86265·8 | 134712 | 202218 | 97840 | 443723 | 66 |
| 67 | 75575·8 | 119095 | 180611 | 90365 | 418024 | 67 |
| 68 | 65543·8 | 104257 | 159779 | 82704 | 391192 | 68 |
| 69 | 56237·2 | 90304·7 | 139863 | 74857 | 363390 | 69 |
| 70 | 47727·0 | 77347·7 | 121029 | 66902 | 334771 | 70 |
| 71 | 40059·6 | 65491·7 | 103470 | 58963 | 305507 | 71 |
| 72 | 33250·5 | 54810·7 | 87368·0 | 51205·0 | 275835 | 72 |
| 73 | 27277·0 | 45318·2 | 72825·0 | 43759·0 | 246140 | 73 |
| 74 | 22087·4 | 36977·4 | 59870·0 | 36825·0 | 216784 | 74 |
| 75 | 17625·7 | 29733·0 | 48485·0 | 30461·0 | 188263 | 75 |
| 76 | 13839·4 | 23526·5 | 38620·4 | 24732·6 | 161060 | 76 |
| 77 | 10682·1 | 18298·2 | 30214·8 | 19698·2 | 135641 | 77 |
| 78 | 8099·54 | 13976·3 | 23193·0 | 15394·0 | 112374 | 78 |
| 79 | 6037·94 | 10483·8 | 17451·3 | 11799·9 | 91544·8 | 79 |
| 80 | 4430·84 | 7729·76 | 12899·8 | 8870·0 | 73275·8 | 80 |
| 81 | 3205·04 | 5609·26 | 9382·98 | 6543·82 | 57597·8 | 81 |
| 82 | 2287·24 | 4010·26 | 6731·18 | 4741·62 | 44430·8 | 82 |
| 83 | 1608·15 | 2825·46 | 4769·28 | 3374·52 | 33619·8 | 83 |
| 84 | 1111·01 | 1960·69 | 3337·58 | 2364·22 | 24940·8 | 84 |
| 85 | 751·26 | 1336·64 | 2300·68 | 1631·12 | 18115·1 | 85 |
| 86 | 496·18 | 893·57 | 1557·32 | 1105·88 | 12848·5 | 86 |
| 87 | 320·46 | 585·17 | 1031·68 | 734·48 | 8857·44 | 87 |
| 88 | 203·66 | 375·59 | 667·30 | 476·40 | 5895·74 | 88 |
| 89 | 128·52 | 237·03 | 421·12 | 300·58 | 3759·84 | 89 |
| 90 | 77·53 | 142·99 | 254·05 | 181·35 | 2285·14 | 90 |
| 91 | 44·33 | 81·76 | 145·27 | 103·68 | 1311·59 | 91 |
| 92 | 23·78 | 43·86 | 77·93 | 55·62 | 703·59 | 92 |
| 93 | 11·81 | 21·78 | 38·70 | 27·61 | 349·41 | 93 |
| 94 | 5·32 | 9·81 | 17·43 | 12·43 | 157·37 | 94 |
| 95 | 2·12 | 3·91 | 6·94 | 4·95 | 62·68 | 95 |
| 96 | ·71 | 1·31 | 2·32 | 1·65 | 20·98 | 96 |
| 97 | ·18 | ·33 | ·59 | ·41 | 5·34 | 97 |
| 98 | ·03 | ·05 | ·10 | ·06 | ·87 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 25. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 23·16 | 4·83 | 4·40 | 4·51 | 16·02 | 52·93 | 16 |
| 17 | 22·97 | 4·94 | 4·53 | 4·66 | 16·54 | 53·64 | 17 |
| 18 | 22·81 | 5·05 | 4·65 | 4·81 | 17·09 | 54·40 | 18 |
| 19 | 22·67 | 5·16 | 4·78 | 4·96 | 17·65 | 55·23 | 19 |
| 20 | 22·57 | 5·27 | 4·91 | 5·12 | 18·23 | 56·10 | 20 |
| 21 | 22·51 | 5·37 | 5·03 | 5·27 | 18·83 | 57·02 | 21 |
| 22 | 22·48 | 5·47 | 5·16 | 5·42 | 19·45 | 57·97 | 22 |
| 23 | 22·46 | 5·57 | 5·28 | 5·57 | 20·09 | 58·97 | 23 |
| 24 | 22·45 | 5·67 | 5·40 | 5·73 | 20·74 | 60·00 | 24 |
| 25 | 22·44 | 5·76 | 5·53 | 5·89 | 21·43 | 61·06 | 25 |
| 26 | 22·43 | 5·86 | 5·66 | 6·06 | 22·13 | 62·15 | 26 |
| 27 | 22·43 | 5·97 | 5·80 | 6·23 | 22·86 | 63·28 | 27 |
| 28 | 22·43 | 6·07 | 5·93 | 6·40 | 23·61 | 64·44 | 28 |
| 29 | 22·43 | 6·18 | 6·08 | 6·57 | 24·38 | 65·65 | 29 |
| 30 | 22·44 | 6·29 | 6·22 | 6·75 | 25·19 | 66·89 | 30 |
| 31 | 22·45 | 6·41 | 6·36 | 6·94 | 26·02 | 68·17 | 31 |
| 32 | 22·44 | 6·52 | 6·50 | 7·13 | 26·88 | 69·48 | 32 |
| 33 | 22·43 | 6·63 | 6·64 | 7·32 | 27·77 | 70·80 | 33 |
| 34 | 22·41 | 6·74 | 6·79 | 7·52 | 28·68 | 72·14 | 34 |
| 35 | 22·37 | 6·85 | 6·94 | 7·73 | 29·62 | 73·50 | 35 |
| 36 | 22·32 | 6·95 | 7·10 | 7·94 | 30·59 | 74·89 | 36 |
| 37 | 22·26 | 7·05 | 7·25 | 8·16 | 31·58 | 76·31 | 37 |
| 38 | 22·19 | 7·16 | 7·42 | 8·38 | 32·62 | 77·77 | 38 |
| 39 | 22·13 | 7·27 | 7·58 | 8·62 | 33·71 | 79·30 | 39 |
| 40 | 22·06 | 7·38 | 7·75 | 8·86 | 34·84 | 80·90 | 40 |
| 41 | 21·99 | 7·50 | 7·92 | 9·10 | 36·03 | 82·55 | 41 |
| 42 | 21·92 | 7·62 | 8·10 | 9·36 | 37·27 | 84·26 | 42 |
| 43 | 21·83 | 7·73 | 8·28 | 9·61 | 38·56 | 86·02 | 43 |
| 44 | 21·73 | 7·84 | 8·47 | 9·88 | 39·90 | 87·82 | 44 |
| 45 | 21·61 | 7·94 | 8·66 | 10·15 | 41·28 | 89·65 | 45 |
| 46 | 21·48 | 8·04 | 8·84 | 10·46 | 42·70 | 91·51 | 46 |
| 47 | 21·33 | 8·13 | 9·02 | 10·78 | 44·15 | 93·40 | 47 |
| 48 | 21·16 | 8·21 | 9·20 | 11·12 | 45·62 | 95·32 | 48 |
| 49 | 20·97 | 8·29 | 9·37 | 11·47 | 47·14 | 97·24 | 49 |
| 50 | 20·76 | 8·37 | 9·55 | 11·82 | 48·69 | 99·19 | 50 |
| 51 | 20·53 | 8·44 | 9·73 | 12·17 | 50·29 | 101·17 | 51 |
| 52 | 20·28 | 8·52 | 9·92 | 12·52 | 51·97 | 103·21 | 52 |
| 53 | 20·00 | 8·60 | 10·12 | 12·87 | 53·74 | 105·33 | 53 |
| 54 | 19·70 | 8·67 | 10·33 | 13·23 | 55·60 | 107·54 | 54 |

TABLE 25.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 19·38 | 8·74 | 10·54 | 13·60 | 57·55 | 109·81 | 55 |
| 56 | 19·03 | 8·79 | 10·74 | 13·98 | 59·58 | 112·12 | 56 |
| 57 | 18·64 | 8·83 | 10·93 | 14·39 | 61·68 | 114·47 | 57 |
| 58 | 18·22 | 8·83 | 11·10 | 14·80 | 63·87 | 116·83 | 58 |
| 59 | 17·78 | 8·82 | 11·24 | 15·25 | 66·17 | 119·25 | 59 |
| 60 | 17·31 | 8·78 | 11·35 | 15·71 | 68·57 | 121·73 | 60 |
| 61 | 16·82 | 8·73 | 11·44 | 16·17 | 71·10 | 124·26 | 61 |
| 62 | 16·30 | 8·65 | 11·49 | 16·61 | 73·78 | 126·84 | 62 |
| 63 | 15·76 | 8·55 | 11·51 | 16·99 | 76·62 | 129·43 | 63 |
| 64 | 15·19 | 8·43 | 11·50 | 17·33 | 79·61 | 132·05 | 64 |
| 65 | 14·60 | 8·29 | 11·47 | 17·59 | 82·71 | 134·66 | 65 |
| 66 | 14·02 | 8·14 | 11·40 | 17·78 | 85·85 | 137·19 | 66 |
| 67 | 13·43 | 7·98 | 11·31 | 17·91 | 88·94 | 139·56 | 67 |
| 68 | 12·82 | 7·81 | 11·17 | 17·97 | 91·87 | 141·64 | 68 |
| 69 | 12·19 | 7·59 | 10·96 | 17·96 | 94·53 | 143·23 | 69 |
| 70 | 11·49 | 7·32 | 10·69 | 17·84 | 96·83 | 144·17 | 70 |
| 71 | 10·73 | 6·99 | 10·32 | 17·58 | 98·73 | 144·35 | 71 |
| 72 | 9·92 | 6·62 | 9·89 | 17·17 | 100·15 | 143·75 | 72 |
| 73 | 9·10 | 6·23 | 9·41 | 16·60 | 101·08 | 142·41 | 73 |
| 74 | 8·29 | 5·83 | 8·89 | 15·92 | 101·54 | 140·48 | 74 |
| 75 | 7·52 | 5·45 | 8·37 | 15·17 | 101·61 | 138·12 | 75 |
| 76 | 6·80 | 5·08 | 7·84 | 14·37 | 101·46 | 135·55 | 76 |
| 77 | 6·13 | 4·72 | 7·31 | 13·58 | 101·16 | 132·89 | 77 |
| 78 | 5·52 | 4·35 | 6·78 | 12·82 | 100·73 | 130·20 | 78 |
| 79 | 4·99 | 3·99 | 6·29 | 12·11 | 100·17 | 127·55 | 79 |
| 80 | 4·57 | 3·62 | 5·87 | 11·47 | 99·43 | 124·97 | 80 |
| 81 | 4·26 | 3·27 | 5·54 | 10·88 | 98·37 | 122·31 | 81 |
| 82 | 4·04 | 2·93 | 5·31 | 10·31 | 96·79 | 119·38 | 82 |
| 83 | 3·86 | 2·64 | 5·08 | 9·75 | 94·61 | 115·94 | 83 |
| 84 | 3·68 | 2·40 | 4·84 | 9·19 | 91·80 | 111·91 | 84 |
| 85 | 3·48 | 2·21 | 4·58 | 8·60 | 88·45 | 107·33 | 85 |
| 86 | 3·27 | 2·05 | 4·29 | 8·01 | 84·72 | 102·34 | 86 |
| 87 | 3·03 | 1·90 | 3·99 | 7·44 | 80·58 | 96·94 | 87 |
| 88 | 2·80 | 1·75 | 3·67 | 6·86 | 76·29 | 91·36 | 88 |
| 89 | 2·56 | 1·61 | 3·36 | 6·27 | 71·70 | 85·50 | 89 |
| 90 | 2·33 | 1·46 | 3·06 | 5·71 | 66·69 | 79·24 | 90 |
| 91 | 2·10 | 1·32 | 2·76 | 5·15 | 60·20 | 71·53 | 91 |
| 92 | 1·89 | 1·18 | 2·48 | 4·63 | 54·11 | 64·29 | 92 |
| 93 | 1·68 | 1·05 | 2·21 | 4·11 | 48·05 | 57·09 | 93 |
| 94 | 1·47 | ·92 | 1·94 | 3·61 | 42·21 | 50·16 | 94 |
| 95 | 1·28 | ·81 | 1·70 | 3·15 | 36·87 | 43·80 | 95 |
| 96 | 1·05 | ·67 | 1·39 | 2·59 | 30·30 | 36·00 | 96 |
| 97 | ·88 | ·57 | 1·19 | 2·24 | 25·77 | 30·65 | 97 |
| 98 | ·54 | ·36 | ·90 | 1·45 | 17·21 | 20·47 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 26. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age. $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|AR}$ | Age. $x$ |
|---|---|---|---|---|---|---|
| 16 | 1443244 | 1744458 | 2018909 | 281172 | 998371 | 16 |
| 17 | 1386214 | 1684116 | 1957279 | 281172 | 998371 | 17 |
| 18 | 1332475 | 1627348 | 1899086 | 281172 | 998371 | 18 |
| 19 | 1282231 | 1574230 | 1844703 | 280770 | 998313 | 19 |
| 20 | 1235548 | 1524097 | 1792844 | 280048 | 998035 | 20 |
| 21 | 1192255 | 1476873 | 1743466 | 279025 | 997497 | 21 |
| 22 | 1151722 | 1432120 | 1696316 | 277724 | 996715 | 22 |
| 23 | 1113268 | 1389331 | 1650957 | 276313 | 995707 | 23 |
| 24 | 1076316 | 1347991 | 1607034 | 274850 | 994586 | 24 |
| 25 | 1040529 | 1307772 | 1564269 | 273341 | 993407 | 25 |
| 26 | 1005785 | 1268651 | 1522595 | 271745 | 992176 | 26 |
| 27 | 972190 | 1230781 | 1482123 | 270025 | 990810 | 27 |
| 28 | 939756 | 1194170 | 1442912 | 268192 | 989233 | 28 |
| 29 | 908408 | 1158743 | 1404767 | 266256 | 987420 | 29 |
| 30 | 877959 | 1124194 | 1367392 | 264227 | 985390 | 30 |
| 31 | 848124 | 1090245 | 1330444 | 262151 | 983160 | 31 |
| 32 | 818756 | 1056608 | 1293688 | 260035 | 980636 | 32 |
| 33 | 789727 | 1023135 | 1257026 | 257849 | 977697 | 33 |
| 34 | 760991 | 989835 | 1220475 | 255567 | 974239 | 34 |
| 35 | 732573 | 956748 | 1184119 | 253165 | 970203 | 35 |
| 36 | 704532 | 923948 | 1147974 | 250688 | 965637 | 36 |
| 37 | 676983 | 891565 | 1112182 | 248179 | 960647 | 37 |
| 38 | 650002 | 859719 | 1076874 | 245552 | 955394 | 38 |
| 39 | 623628 | 828519 | 1042111 | 242851 | 949936 | 39 |
| 40 | 597899 | 798008 | 1007980 | 240032 | 944243 | 40 |
| 41 | 572767 | 768094 | 974373 | 237083 | 938292 | 41 |
| 42 | 548115 | 738619 | 941171 | 233919 | 931988 | 42 |
| 43 | 523863 | 709443 | 908198 | 230612 | 925276 | 43 |
| 44 | 499989 | 680470 | 875348 | 227251 | 918039 | 44 |
| 45 | 476519 | 651707 | 842598 | 223962 | 910178 | 45 |
| 46 | 453516 | 623266 | 809993 | 220833 | 901590 | 46 |
| 47 | 431019 | 595254 | 777601 | 217858 | 892170 | 47 |
| 48 | 409001 | 567703 | 745484 | 214914 | 881853 | 48 |
| 49 | 387423 | 540550 | 713646 | 211815 | 870648 | 49 |
| 50 | 366197 | 513765 | 682096 | 208458 | 858609 | 50 |
| 51 | 345305 | 487328 | 650922 | 204686 | 845881 | 51 |
| 52 | 324787 | 461262 | 620178 | 200533 | 832553 | 52 |
| 53 | 304666 | 435611 | 589840 | 196050 | 818681 | 53 |
| 54 | 284968 | 410391 | 559839 | 191315 | 804163 | 54 |

TABLE 26.—*continued.*

| Age. $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12,12}$ | After Two Years. $K_x^{24,III}$ | Age. $x$ |
|---|---|---|---|---|---|---|
| 55 | 265677 | 385482 | 529987 | 186359 | 788815 | 55 |
| 56 | 246733 | 360738 | 500031 | 181266 | 772417 | 56 |
| 57 | 228139 | 336135 | 469886 | 176025 | 754844 | 57 |
| 58 | 210004 | 311777 | 439649 | 170609 | 736044 | 58 |
| 59 | 192392 | 287810 | 409438 | 165014 | 716030 | 59 |
| 60 | 175394 | 264381 | 379433 | 159158 | 694801 | 60 |
| 61 | 159054 | 241589 | 349758 | 152883 | 672381 | 61 |
| 62 | 143358 | 219426 | 320463 | 146016 | 648786 | 62 |
| 63 | 128333 | 197960 | 291701 | 138448 | 623968 | 63 |
| 64 | 114064 | 177354 | 263741 | 130164 | 597839 | 64 |
| 65 | 100682 | 157832 | 236883 | 121282 | 570204 | 65 |
| 66 | 88274·6 | 139557 | 211376 | 111999 | 540741 | 66 |
| 67 | 76881·6 | 122600 | 187341 | 102553 | 509261 | 67 |
| 68 | 66424·6 | 106857 | 164689 | 93088 | 475792 | 68 |
| 69 | 56793·6 | 92161·6 | 143254 | 83687 | 440513 | 69 |
| 70 | 47903·8 | 78432·6 | 122987 | 74382 | 403776 | 70 |
| 71 | 39768·0 | 65703·6 | 103988 | 65191 | 366080 | 71 |
| 72 | 32470·6 | 54150·6 | 86533·3 | 56201·7 | 327904 | 72 |
| 73 | 26079·9 | 43937·6 | 70908·3 | 47605·7 | 289832 | 73 |
| 74 | 20625·5 | 35139·5 | 57262·3 | 39618·7 | 252612 | 74 |
| 75 | 16066·8 | 27701·1 | 45568·3 | 32398·7 | 217004 | 75 |
| 76 | 12318·0 | 21514·2 | 35703·7 | 26031·3 | 183722 | 76 |
| 77 | 9285·31 | 16432·0 | 27499·1 | 20557·9 | 153263 | 77 |
| 78 | 6894·51 | 12331·0 | 20805·8 | 16002·2 | 125852 | 78 |
| 79 | 5064·61 | 9107·47 | 15493·5 | 12284·5 | 101613 | 79 |
| 80 | 3704·41 | 6641·27 | 11401·2 | 9292·3 | 80584·5 | 80 |
| 81 | 2714·99 | 4798·27 | 8328·86 | 6929·34 | 62702·5 | 81 |
| 82 | 1995·99 | 3446·17 | 6068·46 | 5093·74 | 47835·5 | 82 |
| 83 | 1462·83 | 2462·61 | 4384·46 | 3690·74 | 35817·5 | 83 |
| 84 | 1056·35 | 1745·96 | 3133·76 | 2635·04 | 26337·9 | 84 |
| 85 | 749·71 | 1225·36 | 2210·32 | 1850·88 | 19031·4 | 85 |
| 86 | 520·98 | 847·88 | 1532·35 | 1277·15 | 13501·7 | 86 |
| 87 | 352·69 | 573·99 | 1037·37 | 864·60 | 9365·13 | 87 |
| 88 | 231·23 | 376·32 | 680·14 | 566·90 | 6310·23 | 88 |
| 89 | 145·92 | 237·48 | 429·22 | 357·72 | 4090·13 | 89 |
| 90 | 88·02 | 143·26 | 258·94 | 215·80 | 2523·13 | 90 |
| 91 | 50·32 | 81·91 | 148·06 | 123·38 | 1442·73 | 91 |
| 92 | 26·99 | 43·93 | 79·43 | 66·18 | 773·94 | 92 |
| 93 | 13·40 | 21·81 | 39·45 | 32·86 | 384·34 | 93 |
| 94 | 6·03 | 9·82 | 17·77 | 14·79 | 173·10 | 94 |
| 95 | 2·40 | 3·91 | 7·08 | 5·89 | 68·94 | 95 |
| 96 | ·80 | 1·31 | 2·37 | 1·97 | 23·07 | 96 |
| 97 | ·20 | ·33 | ·60 | ·51 | 5·86 | 97 |
| 98 | ·03 | ·05 | ·10 | ·08 | ·95 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 27. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 27·71 | 5·61 | 5·16 | 5·45 | 18·28 | 62·21 | 16 |
| 17 | 27·40 | 5·69 | 5·27 | 5·63 | 18·87 | 62·85 | 17 |
| 18 | 27·10 | 5·77 | 5·38 | 5·81 | 19·49 | 63·55 | 18 |
| 19 | 26·84 | 5·85 | 5·49 | 5·99 | 20·14 | 64·31 | 19 |
| 20 | 26·62 | 5·94 | 5·61 | 6·16 | 20·80 | 65·14 | 20 |
| 21 | 26·46 | 6·03 | 5·73 | 6·34 | 21·49 | 66·04 | 21 |
| 22 | 26·33 | 6·12 | 5·86 | 6·51 | 22·19 | 67·02 | 22 |
| 23 | 26·24 | 6·22 | 5·99 | 6·68 | 22·92 | 68·06 | 23 |
| 24 | 26·18 | 6·32 | 6·13 | 6·87 | 23·65 | 69·14 | 24 |
| 25 | 26·14 | 6·42 | 6·26 | 7·06 | 24·39 | 70·26 | 25 |
| 26 | 26·10 | 6·52 | 6·40 | 7·24 | 25·15 | 71·41 | 26 |
| 27 | 26·06 | 6·62 | 6·54 | 7·44 | 25·93 | 72·59 | 27 |
| 28 | 26·02 | 6·73 | 6·69 | 7·64 | 26·72 | 73·79 | 28 |
| 29 | 25·96 | 6·84 | 6·83 | 7·85 | 27·53 | 75·01 | 29 |
| 30 | 25·89 | 6·95 | 6·98 | 8·06 | 28·38 | 76·26 | 30 |
| 31 | 25·82 | 7·05 | 7·14 | 8·28 | 29·25 | 77·55 | 31 |
| 32 | 25·74 | 7·17 | 7·31 | 8·50 | 30·16 | 78·88 | 32 |
| 33 | 25·65 | 7·28 | 7·48 | 8·74 | 31·12 | 80·26 | 33 |
| 34 | 25·56 | 7·38 | 7·65 | 8·99 | 32·12 | 81·71 | 34 |
| 35 | 25·46 | 7·49 | 7·82 | 9·25 | 33·17 | 83·20 | 35 |
| 36 | 25·36 | 7·60 | 7·99 | 9·52 | 34·26 | 84·74 | 36 |
| 37 | 25·24 | 7·71 | 8·17 | 9·79 | 35·41 | 86·31 | 37 |
| 38 | 25·12 | 7·81 | 8·34 | 10·05 | 36·60 | 87·91 | 38 |
| 39 | 24·99 | 7·91 | 8·51 | 10·31 | 37·83 | 89·54 | 39 |
| 40 | 24·85 | 8·01 | 8·67 | 10·57 | 39·11 | 91·21 | 40 |
| 41 | 24·71 | 8·10 | 8·84 | 10·83 | 40·43 | 92·92 | 41 |
| 42 | 24·57 | 8·21 | 9·02 | 11·08 | 41·81 | 94·69 | 42 |
| 43 | 24·42 | 8·30 | 9·20 | 11·35 | 43·25 | 96·51 | 43 |
| 44 | 24·26 | 8·40 | 9·39 | 11·62 | 44·75 | 98·41 | 44 |
| 45 | 24·08 | 8·50 | 9·58 | 11·90 | 46·32 | 100·38 | 45 |
| 46 | 23·89 | 8·59 | 9·78 | 12·20 | 47·96 | 102·42 | 46 |
| 47 | 23·68 | 8·69 | 9·98 | 12·51 | 49·67 | 104·53 | 47 |
| 48 | 23·46 | 8·78 | 10·19 | 12·85 | 51·45 | 106·73 | 48 |
| 49 | 23·23 | 8·88 | 10·41 | 13·20 | 53·30 | 109·02 | 49 |
| 50 | 22·99 | 8·99 | 10·63 | 13·59 | 55·23 | 111·42 | 50 |
| 51 | 22·74 | 9·10 | 10·86 | 13·99 | 57·24 | 113·92 | 51 |
| 52 | 22·48 | 9·21 | 11·09 | 14·41 | 59·33 | 116·52 | 52 |
| 53 | 22·21 | 9·31 | 11·32 | 14·85 | 61·50 | 119·20 | 53 |
| 54 | 21·92 | 9·42 | 11·55 | 15·30 | 63·77 | 121·96 | 54 |

TABLE 27.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 21·60 | 9·51 | 11·77 | 15·77 | 66·12 | 124·77 | 55 |
| 56 | 21·25 | 9·60 | 11·98 | 16·25 | 68·57 | 127·64 | 56 |
| 57 | 20·84 | 9·67 | 12·19 | 16·75 | 71·13 | 130·58 | 57 |
| 58 | 20·37 | 9·72 | 12·39 | 17·26 | 73·82 | 133·57 | 58 |
| 59 | 19·85 | 9·76 | 12·59 | 17·77 | 76·65 | 136·62 | 59 |
| 60 | 19·28 | 9·77 | 12·77 | 18·26 | 79·62 | 139·70 | 60 |
| 61 | 18·64 | 9·72 | 12·94 | 18·73 | 82·75 | 142·78 | 61 |
| 62 | 17·97 | 9·65 | 13·06 | 19·11 | 86·03 | 145·81 | 62 |
| 63 | 17·26 | 9·53 | 13·14 | 19·43 | 89·44 | 148·80 | 63 |
| 64 | 16·54 | 9·36 | 13·17 | 19·70 | 92·96 | 151·72 | 64 |
| 65 | 15·80 | 9·15 | 13·14 | 19·85 | 96·54 | 154·49 | 65 |
| 66 | 15·04 | 8·92 | 13·05 | 19·96 | 100·10 | 157·07 | 66 |
| 67 | 14·27 | 8·65 | 12·88 | 19·99 | 103·51 | 159·31 | 67 |
| 68 | 13·48 | 8·35 | 12·62 | 19·94 | 106·70 | 161·09 | 68 |
| 69 | 12·67 | 8·01 | 12·26 | 19·76 | 109·59 | 162·28 | 69 |
| 70 | 11·83 | 7·63 | 11·79 | 19·39 | 112·15 | 162·79 | 70 |
| 71 | 11·00 | 7·22 | 11·24 | 18·80 | 114·40 | 162·66 | 71 |
| 72 | 10·19 | 6·78 | 10·62 | 17·95 | 116·37 | 161·91 | 72 |
| 73 | 9·42 | 6·33 | 9·96 | 16·89 | 118·03 | 160·63 | 73 |
| 74 | 8·73 | 5·90 | 9·32 | 15·66 | 119·38 | 158·98 | 74 |
| 75 | 8·11 | 5·49 | 8·71 | 14·38 | 120·40 | 157·10 | 75 |
| 76 | 7·59 | 5·13 | 8·16 | 13·17 | 121·10 | 155·15 | 76 |
| 77 | 7·14 | 4·82 | 7·69 | 12·10 | 121·47 | 153·22 | 77 |
| 78 | 6·76 | 4·54 | 7·28 | 11·22 | 121·50 | 151·31 | 78 |
| 79 | 6·43 | 4·29 | 6·92 | 10·59 | 121·16 | 149·38 | 79 |
| 80 | 6·13 | 4·05 | 6·60 | 10·09 | 120·50 | 147·37 | 80 |
| 81 | 5·87 | 3·82 | 6·31 | 9·65 | 119·45 | 145·10 | 81 |
| 82 | 5·62 | 3·60 | 6·04 | 9·25 | 117·76 | 142·28 | 82 |
| 83 | 5·38 | 3·37 | 5·78 | 8·85 | 115·16 | 138·54 | 83 |
| 84 | 5·12 | 3·13 | 5·51 | 8·43 | 111·44 | 133·63 | 84 |
| 85 | 4·85 | 2·86 | 5·22 | 7·98 | 106·47 | 127·37 | 85 |
| 86 | 4·55 | 2·59 | 4·89 | 7·48 | 100·40 | 119·91 | 86 |
| 87 | 4·22 | 2·35 | 4·54 | 6·95 | 93·43 | 111·50 | 87 |
| 88 | 3·89 | 2·15 | 4·18 | 6·40 | 86·15 | 102·78 | 88 |
| 89 | 3·56 | 1·97 | 3·83 | 5·86 | 78·84 | 94·05 | 89 |
| 90 | 3·24 | 1·79 | 3·48 | 5·33 | 71·72 | 85·56 | 90 |
| 91 | 2·92 | 1·62 | 3·14 | 4·81 | 64·73 | 77·22 | 91 |
| 92 | 2·63 | 1·45 | 2·83 | 4·32 | 58·18 | 69·41 | 92 |
| 93 | 2·33 | 1·29 | 2·51 | 3·84 | 51·66 | 61·63 | 93 |
| 94 | 2·05 | 1·13 | 2·20 | 3·37 | 45·39 | 54·15 | 94 |
| 95 | 1·80 | ·98 | 1·92 | 2·94 | 39·64 | 47·29 | 95 |
| 96 | 1·48 | ·80 | 1·59 | 2·40 | 32·59 | 38·87 | 96 |
| 97 | 1·28 | ·66 | 1·36 | 2·02 | 27·75 | 33·07 | 97 |
| 98 | ·91 | ·36 | ·91 | 1·27 | 18·66 | 22·10 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 28. 3 PER CENT.

## AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\,12}$ | After Two Years. $K_x^{24\,All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1726668 | 2076165 | 2398036 | 339606 | 1138946 | 16 |
| 17 | 1653326 | 1996446 | 2314331 | 339606 | 1138946 | 17 |
| 18 | 1583554 | 1920499 | 2234583 | 339488 | 1138946 | 18 |
| 19 | 1518134 | 1849100 | 2159562 | 338797 | 1138889 | 19 |
| 20 | 1457430 | 1782553 | 2089508 | 337463 | 1138666 | 20 |
| 21 | 1401268 | 1720683 | 2024246 | 335632 | 1138182 | 21 |
| 22 | 1349273 | 1663061 | 1963343 | 333548 | 1137296 | 22 |
| 23 | 1300890 | 1609184 | 1906191 | 331330 | 1135885 | 23 |
| 24 | 1255309 | 1558192 | 1851883 | 329138 | 1133837 | 24 |
| 25 | 1211884 | 1509392 | 1799735 | 327016 | 1131150 | 25 |
| 26 | 1170210 | 1462429 | 1749398 | 324827 | 1127821 | 26 |
| 27 | 1129738 | 1416755 | 1700285 | 322578 | 1123942 | 27 |
| 28 | 1090143 | 1372045 | 1652123 | 320234 | 1119595 | 28 |
| 29 | 1051298 | 1328092 | 1604750 | 317763 | 1114940 | 29 |
| 30 | 1013127 | 1284827 | 1558101 | 315217 | 1110123 | 30 |
| 31 | 975718 | 1242303 | 1512195 | 312640 | 1105241 | 31 |
| 32 | 939073 | 1200461 | 1466974 | 310154 | 1100377 | 32 |
| 33 | 903200 | 1159320 | 1422464 | 307751 | 1095611 | 33 |
| 34 | 868205 | 1119000 | 1378687 | 305434 | 1090942 | 34 |
| 35 | 834017 | 1079442 | 1335560 | 303098 | 1086340 | 35 |
| 36 | 800509 | 1040468 | 1292855 | 300558 | 1081741 | 36 |
| 37 | 767692 | 1002073 | 1250462 | 297677 | 1076969 | 37 |
| 38 | 735578 | 964257 | 1208409 | 294394 | 1071835 | 38 |
| 39 | 704148 | 927023 | 1166722 | 290631 | 1066204 | 39 |
| 40 | 673444 | 890432 | 1125489 | 286430 | 1059931 | 40 |
| 41 | 643530 | 854620 | 1084921 | 281915 | 1053023 | 41 |
| 42 | 614360 | 819555 | 1045085 | 277141 | 1045597 | 42 |
| 43 | 585894 | 785161 | 1005914 | 272242 | 1037758 | 43 |
| 44 | 558119 | 751442 | 967425 | 267330 | 1029628 | 44 |
| 45 | 530977 | 718331 | 929562 | 262465 | 1021294 | 45 |
| 46 | 504435 | 685833 | 892318 | 257610 | 1012706 | 46 |
| 47 | 478592 | 654123 | 855857 | 252879 | 1003761 | 47 |
| 48 | 453452 | 623212 | 820182 | 248335 | 994432 | 48 |
| 49 | 429040 | 593131 | 785339 | 243952 | 984531 | 49 |
| 50 | 405378 | 563909 | 751352 | 239656 | 973954 | 50 |
| 51 | 382437 | 535457 | 718077 | 235367 | 962604 | 51 |
| 52 | 360130 | 507618 | 685265 | 230919 | 950310 | 52 |
| 53 | 338384 | 480280 | 652741 | 226232 | 936922 | 53 |
| 54 | 317068 | 453263 | 620276 | 221290 | 922315 | 54 |

TABLE 28.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 296116 | 426481 | 587764 | 216080 | 906333 | 55 |
| 56 | 275438 | 399857 | 555154 | 210627 | 889042 | 56 |
| 57 | 254980 | 373302 | 522426 | 204934 | 870511 | 57 |
| 58 | 234767 | 346818 | 489600 | 198843 | 850689 | 58 |
| 59 | 214865 | 320494 | 456731 | 192243 | 829480 | 59 |
| 60 | 195312 | 294248 | 423677 | 185070 | 806774 | 60 |
| 61 | 176289 | 268245 | 390546 | 177022 | 782494 | 61 |
| 62 | 158003 | 242817 | 357639 | 168037 | 756437 | 62 |
| 63 | 140592 | 218160 | 325161 | 158277 | 728377 | 63 |
| 64 | 124187 | 194456 | 293360 | 147834 | 698164 | 64 |
| 65 | 108898 | 172004 | 262615 | 136915 | 665605 | 65 |
| 66 | 94750·3 | 150927 | 233133 | 125721 | 630472 | 66 |
| 67 | 81735·3 | 131267 | 205024 | 114449 | 592713 | 67 |
| 68 | 69834·3 | 113078 | 178438 | 103230 | 552618 | 68 |
| 69 | 59028·3 | 96352·9 | 153473 | 92071 | 510691 | 69 |
| 70 | 49344·6 | 81158·9 | 130333 | 80861 | 467632 | 70 |
| 71 | 40795·5 | 67567·9 | 109236 | 69710 | 424214 | 71 |
| 72 | 33362·1 | 55557·9 | 90316·1 | 58808·9 | 380997 | 72 |
| 73 | 27017·4 | 45156·9 | 73730·1 | 48429·9 | 338416 | 73 |
| 74 | 21710·1 | 36377·4 | 59563·1 | 38945·9 | 296987 | 74 |
| 75 | 17326·9 | 29061·3 | 47663·1 | 30710·9 | 257125 | 75 |
| 76 | 13735·8 | 23030·2 | 37814·1 | 23843·9 | 219294 | 76 |
| 77 | 10814·3 | 18119·1 | 29769·0 | 18330·0 | 184034 | 77 |
| 78 | 8448·40 | 14124·3 | 23222·0 | 14030·0 | 151789 | 78 |
| 79 | 6521·30 | 10869·2 | 17887·2 | 10729·8 | 122909 | 79 |
| 80 | 4969·80 | 8250·95 | 13597·2 | 8177·0 | 97663·8 | 80 |
| 81 | 3739·00 | 6176·75 | 10198·9 | 6152·1 | 76140·8 | 81 |
| 82 | 2777·14 | 4557·95 | 7545·54 | 4569·46 | 58199·8 | 82 |
| 83 | 2035·33 | 3312·65 | 5502·14 | 3348·86 | 43597·8 | 83 |
| 84 | 1469·78 | 2366·52 | 3947·64 | 2418·36 | 31971·8 | 84 |
| 85 | 1043·14 | 1657·79 | 2779·94 | 1716·46 | 22907·4 | 85 |
| 86 | 724·90 | 1137·54 | 1917·34 | 1192·76 | 16000·7 | 86 |
| 87 | 490·75 | 764·38 | 1292·28 | 807·52 | 10859·4 | 87 |
| 88 | 321·76 | 499·73 | 845·83 | 529·44 | 7126·43 | 88 |
| 89 | 203·06 | 315·37 | 533·78 | 334·09 | 4497·33 | 89 |
| 90 | 122·51 | 190·26 | 322·01 | 201·56 | 2713·13 | 90 |
| 91 | 70·06 | 108·79 | 184·12 | 115·25 | 1551·33 | 91 |
| 92 | 37·59 | 58·36 | 98·77 | 61·82 | 832·20 | 92 |
| 93 | 18·68 | 28·98 | 49·05 | 30·70 | 413·27 | 93 |
| 94 | 8·42 | 13·05 | 22·09 | 13·82 | 186·13 | 94 |
| 95 | 3·36 | 5·20 | 8·80 | 5·50 | 74·13 | 95 |
| 96 | 1·13 | 1·74 | 2·95 | 1·83 | 24·81 | 96 |
| 97 | ·29 | ·44 | ·75 | ·46 | 6·31 | 97 |
| 98 | ·05 | ·07 | ·12 | ·07 | 1·03 | 98 |
| 99 | .. | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 29. 3 PER CENT.

## AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. | Single Premiums for Assurance. | | Age $x$ |
|---|---|---|---|---|
| | | First Death. | Death of Wife in Husband's Lifetime. | |
| | $\bar{a}_{xx}$ | $\bar{A}_{xx}$ | $\bar{A}^{1}_{xx}$ | |
| 16 | 21·005 | ·3791 | ·1896 | 16 |
| 17 | 20·728 | ·3873 | ·1937 | 17 |
| 18 | 20·450 | ·3955 | ·1978 | 18 |
| 19 | 20·170 | ·4038 | ·2019 | 19 |
| 20 | 19·889 | ·4121 | ·2060 | 20 |
| 21 | 19·604 | ·4205 | ·2103 | 21 |
| 22 | 19·316 | ·4290 | ·2145 | 22 |
| 23 | 19·024 | ·4377 | ·2188 | 23 |
| 24 | 18·724 | ·4465 | ·2233 | 24 |
| 25 | 18·418 | ·4556 | ·2278 | 25 |
| 26 | 18·104 | ·4649 | ·2324 | 26 |
| 27 | 17·784 | ·4743 | ·2372 | 27 |
| 28 | 17·459 | ·4839 | ·2420 | 28 |
| 29 | 17·130 | ·4937 | ·2468 | 29 |
| 30 | 16·799 | ·5034 | ·2517 | 30 |
| 31 | 16·465 | ·5133 | ·2567 | 31 |
| 32 | 16·129 | ·5232 | ·2616 | 32 |
| 33 | 15·791 | ·5332 | ·2666 | 33 |
| 34 | 15·452 | ·5433 | ·2716 | 34 |
| 35 | 15·110 | ·5534 | ·2767 | 35 |
| 36 | 14·767 | ·5635 | ·2817 | 36 |
| 37 | 14·424 | ·5736 | ·2868 | 37 |
| 38 | 14·081 | ·5838 | ·2919 | 38 |
| 39 | 13·740 | ·5939 | ·2969 | 39 |
| 40 | 13·400 | ·6039 | ·3020 | 40 |
| 41 | 13·063 | ·6139 | ·3069 | 41 |
| 42 | 12·728 | ·6238 | ·3119 | 42 |
| 43 | 12·394 | ·6337 | ·3168 | 43 |
| 44 | 12·060 | ·6435 | ·3218 | 44 |
| 45 | 11·721 | ·6535 | ·3268 | 45 |
| 46 | 11·380 | ·6636 | ·3318 | 46 |
| 47 | 11·033 | ·6739 | ·3369 | 47 |
| 48 | 10·678 | ·6844 | ·3422 | 48 |
| 49 | 10·321 | ·6949 | ·3475 | 49 |
| 50 | 9·961 | ·7056 | ·3528 | 50 |
| 51 | 9·599 | ·7163 | ·3581 | 51 |
| 52 | 9·240 | ·7269 | ·3634 | 52 |
| 53 | 8·882 | ·7375 | ·3687 | 53 |
| 54 | 8·528 | ·7479 | ·3740 | 54 |

TABLE 29.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 8·179 | ·7582 | ·3791 | 55 |
| 56 | 7·833 | ·7685 | ·3842 | 56 |
| 57 | 7·492 | ·7785 | ·3893 | 57 |
| 58 | 7·156 | ·7885 | ·3942 | 58 |
| 59 | 6·827 | ·7982 | ·3991 | 59 |
| 60 | 6·508 | ·8076 | ·4038 | 60 |
| 61 | 6·198 | ·8168 | ·4084 | 61 |
| 62 | 5·900 | ·8256 | ·4128 | 62 |
| 63 | 5·612 | ·8341 | ·4171 | 63 |
| 64 | 5·336 | ·8423 | ·4211 | 64 |
| 65 | 5·073 | ·8500 | ·4250 | 65 |
| 66 | 4·822 | ·8575 | ·4287 | 66 |
| 67 | 4·579 | ·8647 | ·4323 | 67 |
| 68 | 4·343 | ·8716 | ·4358 | 68 |
| 69 | 4·110 | ·8785 | ·4393 | 69 |
| 70 | 3·881 | ·8853 | ·4426 | 70 |
| 71 | 3·654 | ·8920 | ·4460 | 71 |
| 72 | 3·432 | ·8985 | ·4493 | 72 |
| 73 | 3·215 | ·9050 | ·4525 | 73 |
| 74 | 3·007 | ·9111 | ·4555 | 74 |
| 75 | 2·809 | ·9170 | ·4585 | 75 |
| 76 | 2·623 | ·9225 | ·4612 | 76 |
| 77 | 2·455 | ·9274 | ·4637 | 77 |
| 78 | 2·302 | ·9320 | ·4660 | 78 |
| 79 | 2·166 | ·9360 | ·4680 | 79 |
| 80 | 2·050 | ·9394 | ·4697 | 80 |
| 81 | 1·953 | ·9423 | ·4711 | 81 |
| 82 | 1·867 | ·9448 | ·4724 | 82 |
| 83 | 1·790 | ·9471 | ·4736 | 83 |
| 84 | 1·712 | ·9494 | ·4747 | 84 |
| 85 | 1·625 | ·9520 | ·4760 | 85 |
| 86 | 1·525 | ·9548 | ·4774 | 86 |
| 87 | 1·411 | ·9583 | ·4791 | 87 |
| 88 | 1·293 | ·9618 | ·4809 | 88 |
| 89 | 1·174 | ·9653 | ·4827 | 89 |
| 90 | 1·058 | ·9687 | ·4844 | 90 |
| 91 | ·944 | ·9721 | ·4860 | 91 |
| 92 | ·840 | ·9752 | ·4876 | 92 |
| 93 | ·737 | ·9782 | ·4891 | 93 |
| 94 | ·635 | ·9812 | ·4906 | 94 |
| 95 | ·547 | ·9838 | ·4919 | 95 |
| 96 | ·435 | ·9871 | ·4936 | 96 |
| 97 | ·332 | ·9902 | ·4951 | 97 |
| 98 | ... | ... | ... | 98 |
| 99 | ... | ... | ... | 99 |
| 100 | ... | ... | ... | 100 |

3 PER CENT. TABLE 30. 3 PER CENT.

AREA 2.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

## Area 2.—Rural.

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 16 | 62316 | 1464964 | 24·006 | ·2904 | 16 |
| 17 | 60303 | 1404661 | 23·790 | ·2968 | 17 |
| 18 | 58346 | 1346315 | 23·572 | ·3032 | 18 |
| 19 | 56446 | 1289869 | 23·348 | ·3099 | 19 |
| 20 | 54606 | 1235263 | 23·118 | ·3167 | 20 |
| 21 | 52824 | 1182439 | 22·882 | ·3236 | 21 |
| 22 | 51099 | 1131340 | 22·637 | ·3309 | 22 |
| 23 | 49429 | 1081911 | 22·385 | ·3383 | 23 |
| 24 | 47812 | 1034099 | 22·125 | ·3460 | 24 |
| 25 | 46243 | 987856 | 21·859 | ·3539 | 25 |
| 26 | 44721 | 943135 | 21·586 | ·3619 | 26 |
| 27 | 43244 | 899891 | 21·306 | ·3702 | 27 |
| 28 | 41809 | 858082 | 21·021 | ·3786 | 28 |
| 29 | 40412 | 817670 | 20·730 | ·3873 | 29 |
| 30 | 39051 | 778619 | 20·435 | ·3960 | 30 |
| 31 | 37724 | 740895 | 20·137 | ·4048 | 31 |
| 32 | 36429 | 704466 | 19·835 | ·4137 | 32 |
| 33 | 35167 | 669299 | 19·529 | ·4227 | 33 |
| 34 | 33938 | 635361 | 19·218 | ·4319 | 34 |
| 35 | 32742 | 602619 | 18·902 | ·4413 | 35 |
| 36 | 31578 | 571041 | 18·580 | ·4508 | 36 |
| 37 | 30445 | 540596 | 18·253 | ·4605 | 37 |
| 38 | 29341 | 511255 | 17·922 | ·4702 | 38 |
| 39 | 28261 | 482994 | 17·587 | ·4802 | 39 |
| 40 | 27205 | 455789 | 17·251 | ·4901 | 40 |
| 41 | 26172 | 429617 | 16·912 | ·5001 | 41 |
| 42 | 25162 | 404455 | 16·571 | ·5102 | 42 |
| 43 | 24176 | 380279 | 16·227 | ·5203 | 43 |
| 44 | 23215 | 357064 | 15·878 | ·5307 | 44 |
| 45 | 22280 | 334784 | 15·523 | ·5412 | 45 |
| 46 | 21369 | 313415 | 15·163 | ·5518 | 46 |
| 47 | 20483 | 292932 | 14·797 | ·5626 | 47 |
| 48 | 19618 | 273314 | 14·428 | ·5735 | 48 |
| 49 | 18773 | 254541 | 14·055 | ·5846 | 49 |
| 50 | 17944 | 236597 | 13·681 | ·5956 | 50 |
| 51 | 17131 | 219466 | 13·308 | ·6066 | 51 |
| 52 | 16334 | 203132 | 12·933 | ·6177 | 52 |
| 53 | 15554 | 187578 | 12·556 | ·6289 | 52 |
| 54 | 14796 | 172782 | 12·174 | ·6401 | 54 |

3 PER CENT. TABLE 30.—*continued.* 3 PER CENT.

AREA 2.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

## Area 2.—Urban.

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 16 | 62316 | 1445139 | 23·687 | ·2998 | 16 |
| 17 | 60373 | 1384766 | 23·434 | ·3073 | 17 |
| 18 | 58476 | 1326290 | 23·178 | ·3149 | 18 |
| 19 | 56623 | 1269667 | 22·920 | ·3225 | 19 |
| 20 | 54813 | 1214854 | 22·661 | ·3302 | 20 |
| 21 | 53042 | 1161812 | 22·401 | ·3379 | 21 |
| 22 | 51317 | 1110495 | 22·137 | ·3456 | 22 |
| 23 | 49638 | 1060857 | 21·869 | ·3536 | 23 |
| 24 | 48009 | 1012848 | 21·594 | ·3617 | 24 |
| 25 | 46427 | 966421 | 21·313 | ·3700 | 25 |
| 26 | 44892 | 921529 | 21·025 | ·3785 | 26 |
| 27 | 43401 | 878128 | 20·730 | ·3873 | 27 |
| 28 | 41948 | 836180 | 20·431 | ·3961 | 28 |
| 29 | 40531 | 795649 | 20·127 | ·4051 | 29 |
| 30 | 39149 | 756500 | 19·821 | ·4141 | 30 |
| 31 | 37801 | 718699 | 19·510 | ·4233 | 31 |
| 32 | 36484 | 682215 | 19·196 | ·4326 | 32 |
| 33 | 35200 | 647015 | 18·878 | ·4417 | 33 |
| 34 | 33948 | 613067 | 18·556 | ·4515 | 34 |
| 35 | 32727 | 580340 | 18·230 | ·4611 | 35 |
| 36 | 31534 | 548806 | 17·901 | ·4709 | 36 |
| 37 | 30369 | 518437 | 17·568 | ·4807 | 37 |
| 38 | 29230 | 489207 | 17·233 | ·4906 | 38 |
| 39 | 28115 | 461092 | 16·897 | ·5005 | 39 |
| 40 | 27024 | 434068 | 16·559 | ·5105 | 40 |
| 41 | 25956 | 408112 | 16·220 | ·5206 | 41 |
| 42 | 24911 | 383201 | 15·880 | ·5306 | 42 |
| 43 | 23889 | 359312 | 15·537 | ·5407 | 43 |
| 44 | 22892 | 336420 | 15·192 | ·5509 | 44 |
| 45 | 21921 | 314499 | 14·843 | ·5613 | 45 |
| 46 | 20978 | 293521 | 14·488 | ·5717 | 46 |
| 47 | 20063 | 273458 | 14·126 | ·5825 | 47 |
| 48 | 19175 | 254283 | 13·757 | ·5934 | 48 |
| 49 | 18314 | 235969 | 13·381 | ·6045 | 49 |
| 50 | 17476 | 218493 | 12·998 | ·6158 | 50 |
| 51 | 16659 | 201834 | 12·612 | ·6272 | 51 |
| 52 | 15858 | 185976 | 12·224 | ·6387 | 52 |
| 53 | 15071 | 170905 | 11·836 | ·6501 | 53 |
| 54 | 14296 | 156609 | 11·451 | ·6615 | 54 |

TABLE 30.—*continued.*

Area 2.—Rural—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 55 | 14059 | 158723 | 11·786 | ·6516 | 55 |
| 56 | 13346 | 145377 | 11·389 | ·6634 | 56 |
| 57 | 12654 | 132723 | 10·984 | ·6753 | 57 |
| 58 | 11979 | 120744 | 10·575 | ·6874 | 58 |
| 59 | 11316 | 109428 | 10·165 | ·6995 | 59 |
| 60 | 10659 | 98769 | 9·761 | ·7115 | 60 |
| 61 | 10004 | 88765·4 | 9·368 | ·7231 | 61 |
| 62 | 9348·9 | 79416·5 | 8·989 | ·7343 | 62 |
| 63 | 8694·8 | 70721·7 | 8·628 | ·7450 | 63 |
| 64 | 8046·7 | 62675·0 | 8·282 | ·7552 | 64 |
| 65 | 7411·4 | 55263·6 | 7·950 | ·7650 | 65 |
| 66 | 6794·7 | 48468·9 | 7·626 | ·7746 | 66 |
| 67 | 6201·4 | 42267·5 | 7·308 | ·7840 | 67 |
| 68 | 5632·6 | 36634·9 | 6·996 | ·7932 | 68 |
| 69 | 5089·4 | 31545·5 | 6·689 | ·8023 | 69 |
| 70 | 4572·0 | 26973·5 | 6·391 | ·8111 | 70 |
| 71 | 4081·6 | 22891·9 | 6·099 | ·8197 | 71 |
| 72 | 3619·2 | 19272·7 | 5·815 | ·8281 | 72 |
| 73 | 3186·5 | 16086·2 | 5·537 | ·8363 | 73 |
| 74 | 2784·5 | 13301·7 | 5·265 | ·8444 | 74 |
| 75 | 2413·1 | 10888·6 | 5·000 | ·8522 | 75 |
| 76 | 2072·5 | 8816·1 | 4·741 | ·8599 | 76 |
| 77 | 1762·1 | 7054·0 | 4·489 | ·8673 | 77 |
| 78 | 1481·7 | 5572·3 | 4·246 | ·8745 | 78 |
| 79 | 1230·5 | 4341·8 | 4·012 | ·8814 | 79 |
| 80 | 1008·0 | 3333·79 | 3·790 | ·8880 | 80 |
| 81 | 813·37 | 2520·42 | 3·581 | ·8942 | 81 |
| 82 | 645·68 | 1874·74 | 3·384 | ·9000 | 82 |
| 83 | 504·01 | 1370·73 | 3·199 | ·9054 | 83 |
| 84 | 387·31 | 983·42 | 3·016 | ·9108 | 84 |
| 85 | 292·54 | 690·88 | 2·838 | ·9161 | 85 |
| 86 | 217·16 | 473·72 | 2·655 | ·9215 | 86 |
| 87 | 158·39 | 315·33 | 2·464 | ·9272 | 87 |
| 88 | 112·94 | 202·39 | 2·262 | ·9331 | 88 |
| 89 | 77·90 | 124·49 | 2·065 | ·9390 | 89 |
| 90 | 51·68 | 72·81 | 1·873 | ·9446 | 90 |
| 91 | 32·70 | 40·11 | 1·687 | ·9501 | 91 |
| 92 | 19·56 | 20·55 | 1·505 | ·9555 | 92 |
| 93 | 10·94 | 9·61 | 1·327 | ·9608 | 93 |
| 94 | 5·63 | 3·98 | 1·147 | ·9661 | 94 |
| 95 | 2·59 | 1·39 | ·965 | ·9714 | 95 |
| 96 | 1·02 | ·37 | ·780 | ·9769 | 96 |
| 97 | ·31 | ·06 | ·610 | ·9820 | 97 |
| 98 | ·06 | ·00 | ·416 | ·9877 | 98 |
| 99 | .. | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | 100 |

TABLE 30.—*continued.*

Area 2.—Urban—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 55 | 13532 | 143077 | 11·069 | ·6728 | 55 |
| 56 | 12778 | 130299 | 10·692 | ·6840 | 56 |
| 57 | 12035 | 118264 | 10·321 | ·6949 | 57 |
| 58 | 11305 | 106959 | 9·956 | ·7057 | 58 |
| 59 | 10588 | 96370·6 | 9·595 | ·7164 | 59 |
| 60 | 9886·9 | 86483·7 | 9·241 | ·7268 | 60 |
| 61 | 9202·6 | 77281·1 | 8·892 | ·7372 | 61 |
| 62 | 8537·5 | 68743·6 | 8·546 | ·7474 | 62 |
| 63 | 7892·2 | 60851·4 | 8·203 | ·7575 | 63 |
| 64 | 7266·9 | 53584·5 | 7·867 | ·7675 | 64 |
| 65 | 6662·5 | 46922·0 | 7·536 | ·7772 | 65 |
| 66 | 6080·4 | 40841·6 | 7·209 | ·7869 | 66 |
| 67 | 5522·0 | 35319·6 | 6·888 | ·7964 | 67 |
| 68 | 4989·1 | 30330·5 | 6·570 | ·8058 | 68 |
| 69 | 4483·1 | 25847·4 | 6·257 | ·8151 | 69 |
| 70 | 4004·5 | 21842·9 | 5·945 | ·8243 | 70 |
| 71 | 3553·0 | 18289·9 | 5·638 | ·8333 | 71 |
| 72 | 3127·6 | 15162·3 | 5·337 | ·8422 | 72 |
| 73 | 2728·3 | 12434·0 | 5·045 | ·8509 | 73 |
| 74 | 2355·6 | 10078·4 | 4·765 | ·8591 | 74 |
| 75 | 2010·4 | 8068·0 | 4·499 | ·8670 | 75 |
| 76 | 1693·3 | 6374·7 | 4·250 | ·8744 | 76 |
| 77 | 1405·9 | 4968·8 | 4·018 | ·8812 | 77 |
| 78 | 1149·2 | 3819·56 | 3·807 | ·8875 | 78 |
| 79 | 924·19 | 2895·37 | 3·614 | ·8932 | 79 |
| 80 | 730·97 | 2164·40 | 3·441 | ·8983 | 80 |
| 81 | 568·62 | 1595·78 | 3·284 | ·9029 | 81 |
| 82 | 435·28 | 1160·50 | 3·143 | ·9071 | 82 |
| 83 | 328·34 | 832·16 | 3·010 | ·9110 | 83 |
| 84 | 244·38 | 587·78 | 2·880 | ·9149 | 84 |
| 85 | 179·63 | 408·15 | 2·746 | ·9188 | 85 |
| 86 | 130·44 | 277·71 | 2·602 | ·9231 | 86 |
| 87 | 93·41 | 184·30 | 2·444 | ·9278 | 87 |
| 88 | 66·01 | 118·29 | 2·262 | ·9331 | 88 |
| 89 | 45·54 | 72·75 | 2·065 | ·9390 | 89 |
| 90 | 30·21 | 42·54 | 1·872 | ·9447 | 90 |
| 91 | 19·11 | 23·43 | 1·686 | ·9502 | 91 |
| 92 | 11·43 | 12·00 | 1·504 | ·9555 | 92 |
| 93 | 6·39 | 5·61 | 1·326 | ·9608 | 93 |
| 94 | 3·29 | 2·32 | 1·145 | ·9662 | 94 |
| 95 | 1·52 | ·80 | ·957 | ·9717 | 95 |
| 96 | ·59 | ·21 | ·770 | ·9772 | 96 |
| 97 | ·18 | ·03 | ·582 | ·9828 | 97 |
| 98 | ·03 | ·00 | ·416 | ·9877 | 98 |
| 99 | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 31. 3 PER CENT.

## AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

### COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Premiums for Life Assurance. Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 62316 | 1477700 | 24·210 | ·2844 | ·01175 | 16 |
| 17 | 60363 | 1417337 | 23·977 | ·2913 | ·01215 | 17 |
| 18 | 58453 | 1358884 | 23·745 | ·2981 | ·01256 | 18 |
| 19 | 56587 | 1302297 | 23·511 | ·3050 | ·01298 | 19 |
| 20 | 54763 | 1247534 | 23·277 | ·3120 | ·01340 | 20 |
| 21 | 52981 | 1194553 | 23·045 | ·3188 | ·01384 | 21 |
| 22 | 51242 | 1143311 | 22·809 | ·3258 | ·01428 | 22 |
| 23 | 49548 | 1093763 | 22·572 | ·3328 | ·01475 | 23 |
| 24 | 47903 | 1045860 | 22·331 | ·3399 | ·01522 | 24 |
| 25 | 46303 | 999557 | 22·084 | ·3472 | ·01572 | 25 |
| 26 | 44752 | 954805 | 21·832 | ·3547 | ·01625 | 26 |
| 27 | 43248 | 911557 | 21·575 | ·3623 | ·01679 | 27 |
| 28 | 41791 | 869766 | 21·309 | ·3701 | ·01737 | 28 |
| 29 | 40378 | 829388 | 21·038 | ·3781 | ·01797 | 29 |
| 30 | 39007 | 790381 | 20·760 | ·3864 | ·01861 | 30 |
| 31 | 37676 | 752705 | 20·476 | ·3947 | ·01928 | 31 |
| 32 | 36381 | 716324 | 20·186 | ·4033 | ·01998 | 32 |
| 33 | 35124 | 681200 | 19·891 | ·4121 | ·02072 | 33 |
| 34 | 33901 | 647299 | 19·591 | ·4209 | ·02149 | 34 |
| 35 | 32711 | 614588 | 19·286 | ·4299 | ·02229 | 35 |
| 36 | 31553 | 583035 | 18·975 | ·4391 | ·02314 | 36 |
| 37 | 30426 | 552609 | 18·659 | ·4485 | ·02403 | 37 |
| 38 | 29330 | 523279 | 18·338 | ·4579 | ·02498 | 38 |
| 39 | 28261 | 495018 | 18·013 | ·4676 | ·02596 | 39 |
| 40 | 27220 | 467798 | 17·683 | ·4773 | ·02699 | 40 |
| 41 | 26205 | 441593 | 17·348 | ·4872 | ·02809 | 41 |
| 42 | 25216 | 416377 | 17·009 | ·4972 | ·02923 | 42 |
| 43 | 24252 | 392125 | 16·666 | ·5074 | ·03045 | 43 |
| 44 | 23312 | 368813 | 16·317 | ·5177 | ·03173 | 44 |
| 45 | 22398 | 346415 | 15·963 | ·5282 | ·03309 | 45 |
| 46 | 21508 | 324907 | 15·603 | ·5388 | ·03453 | 46 |
| 47 | 20642 | 304265 | 15·237 | ·5496 | ·03607 | 47 |
| 48 | 19799 | 284466 | 14·864 | ·5606 | ·03772 | 48 |
| 49 | 18976 | 265490 | 14·487 | ·5718 | ·03947 | 49 |
| 50 | 18170 | 247320 | 14·107 | ·5830 | ·04133 | 50 |
| 51 | 17380 | 229940 | 13·726 | ·5943 | ·04329 | 51 |
| 52 | 16603 | 213337 | 13·346 | ·6055 | ·04537 | 52 |
| 53 | 15838 | 197499 | 12·966 | ·6167 | ·04756 | 53 |
| 54 | 15085 | 182414 | 12·588 | ·6279 | ·04988 | 54 |

TABLE 31.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 14346 | 168068 | 12·212 | ·6390 | ·05233 | 55 |
| 56 | 13621 | 154447 | 11·835 | ·6502 | ·05494 | 56 |
| 57 | 12913 | 141534 | 11·455 | ·6614 | ·05774 | 57 |
| 58 | 12222 | 129312 | 11·075 | ·6726 | ·06073 | 58 |
| 59 | 11547 | 117765 | 10·694 | ·6839 | ·06395 | 59 |
| 60 | 10888 | 106877 | 10·312 | ·6952 | ·06741 | 60 |
| 61 | 10243 | 96634 | 9·929 | ·7065 | ·07116 | 61 |
| 62 | 9610·4 | 87023·8 | 9·550 | ·7177 | ·07515 | 62 |
| 63 | 8990·0 | 78033·8 | 9·174 | ·7288 | ·07944 | 63 |
| 64 | 8381·1 | 69652·7 | 8·805 | ·7397 | ·08401 | 64 |
| 65 | 7783·2 | 61869·5 | 8·443 | ·7504 | ·08888 | 65 |
| 66 | 7197·5 | 54672·0 | 8·089 | ·7609 | ·09407 | 66 |
| 67 | 6625·4 | 48046·6 | 7·745 | ·7711 | ·09956 | 67 |
| 68 | 6068·6 | 41978·0 | 7·409 | ·7810 | ·10541 | 68 |
| 69 | 5530·1 | 36447·9 | 7·083 | ·7906 | ·11162 | 69 |
| 70 | 5012·1 | 31435·8 | 6·764 | ·8001 | ·11828 | 70 |
| 71 | 4517·2 | 26918·6 | 6·450 | ·8093 | ·12548 | 71 |
| 72 | 4047·3 | 22871·3 | 6·142 | ·8185 | ·13325 | 72 |
| 73 | 3603·5 | 19267·8 | 5·837 | ·8275 | ·14176 | 73 |
| 74 | 3185·5 | 16082·3 | 5·538 | ·8363 | ·15101 | 74 |
| 75 | 2793·4 | 13288·9 | 5·246 | ·8449 | ·16106 | 75 |
| 76 | 2426·9 | 10862·0 | 4·964 | ·8533 | ·17189 | 76 |
| 77 | 2086·5 | 8775·5 | 4·693 | ·8613 | ·18353 | 77 |
| 78 | 1772·9 | 7002·6 | 4·436 | ·8689 | ·19587 | 78 |
| 79 | 1487·8 | 5514·8 | 4·192 | ·8761 | ·20899 | 79 |
| 80 | 1232·0 | 4282·8 | 3·960 | ·8829 | ·22297 | 80 |
| 81 | 1006·3 | 3276·5 | 3·739 | ·8895 | ·23789 | 81 |
| 82 | 809·92 | 2466·63 | 3·526 | ·8958 | ·25405 | 82 |
| 83 | 641·49 | 1825·14 | 3·325 | ·9017 | ·27119 | 83 |
| 84 | 499·40 | 1325·74 | 3·133 | ·9074 | ·28962 | 84 |
| 85 | 381·42 | 944·32 | 2·953 | ·9127 | ·30908 | 85 |
| 86 | 285·46 | 658·86 | 2·783 | ·9177 | ·32977 | 86 |
| 87 | 209·06 | 449·80 | 2·625 | ·9224 | ·35139 | 87 |
| 88 | 150·01 | 299·79 | 2·469 | ·9270 | ·37546 | 88 |
| 89 | 105·37 | 194·42 | 2·314 | ·9316 | ·40259 | 89 |
| 90 | 72·51 | 121·91 | 2·149 | ·9365 | ·43577 | 90 |
| 91 | 48·75 | 73·16 | 1·967 | ·9419 | ·47883 | 91 |
| 92 | 31·84 | 41·32 | 1·761 | ·9479 | ·53830 | 92 |
| 93 | 19·90 | 21·42 | 1·534 | ·9547 | ·62233 | 93 |
| 94 | 11·62 | 9·80 | 1·295 | ·9617 | ·74264 | 94 |
| 95 | 6·09 | 3·71 | 1·049 | ·9690 | ·92373 | 95 |
| 96 | 2·69 | 1·02 | ·795 | ·9766 | 1·22843 | 96 |
| 97 | ·85 | ·17 | ·615 | ·9818 | 1·59642 | 97 |
| 98 | ·17 | ·00 | ·416 | ·9877 | 2·37428 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 32. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 20·16 | 4·31 | 4·13 | 4·40 | 15·98 | 48·97 | 16 |
| 17 | 19·98 | 4·40 | 4·25 | 4·54 | 16·49 | 49·66 | 17 |
| 18 | 19·83 | 4·49 | 4·36 | 4·69 | 17·03 | 50·40 | 18 |
| 19 | 19·70 | 4·58 | 4·48 | 4·84 | 17·59 | 51·20 | 19 |
| 20 | 19·61 | 4·68 | 4·60 | 5·00 | 18·18 | 52·07 | 20 |
| 21 | 19·56 | 4·76 | 4·73 | 5·15 | 18·79 | 52·99 | 21 |
| 22 | 19·55 | 4·86 | 4·84 | 5·30 | 19·41 | 53·96 | 22 |
| 23 | 19·55 | 4·95 | 4·96 | 5·46 | 20·06 | 54·98 | 23 |
| 24 | 19·57 | 5·04 | 5·08 | 5·62 | 20·73 | 56·03 | 24 |
| 25 | 19·60 | 5·13 | 5·20 | 5·78 | 21·41 | 57·12 | 25 |
| 26 | 19·64 | 5·23 | 5·32 | 5·94 | 22·11 | 58·24 | 26 |
| 27 | 19·68 | 5·32 | 5·45 | 6·11 | 22·84 | 59·39 | 27 |
| 28 | 19·72 | 5·42 | 5·58 | 6·28 | 23·58 | 60·58 | 28 |
| 29 | 19·76 | 5·52 | 5·71 | 6·46 | 24·35 | 61·81 | 29 |
| 30 | 19·80 | 5·62 | 5·85 | 6·65 | 25·15 | 63·07 | 30 |
| 31 | 19·84 | 5·73 | 5·99 | 6·83 | 25·97 | 64·36 | 31 |
| 32 | 19·88 | 5·84 | 6·13 | 7·02 | 26·82 | 65·69 | 32 |
| 33 | 19·92 | 5·95 | 6·28 | 7·22 | 27·70 | 67·06 | 33 |
| 34 | 19·95 | 6·07 | 6·43 | 7·42 | 28·60 | 68·47 | 34 |
| 35 | 19·99 | 6·18 | 6·59 | 7·63 | 29·54 | 69·92 | 35 |
| 36 | 20·02 | 6·29 | 6·75 | 7·85 | 30·50 | 71·42 | 36 |
| 37 | 20·06 | 6·41 | 6·91 | 8·08 | 31·50 | 72·95 | 37 |
| 38 | 20·08 | 6·53 | 7·07 | 8·31 | 32·52 | 74·52 | 38 |
| 39 | 20·10 | 6·64 | 7·24 | 8·56 | 33·58 | 76·13 | 39 |
| 40 | 20·11 | 6·76 | 7·42 | 8·80 | 34·68 | 77·77 | 40 |
| 41 | 20·11 | 6·87 | 7·59 | 9·05 | 35·81 | 79·44 | 41 |
| 42 | 20·10 | 6·99 | 7·77 | 9·31 | 36·97 | 81·15 | 42 |
| 43 | 20·09 | 7·11 | 7·95 | 9·58 | 38·18 | 82·91 | 43 |
| 44 | 20·06 | 7·22 | 8·14 | 9·86 | 39·43 | 84·71 | 44 |
| 45 | 20·02 | 7·34 | 8·33 | 10·15 | 40·72 | 86·56 | 45 |
| 46 | 19·97 | 7·46 | 8·52 | 10·45 | 42·06 | 88·46 | 46 |
| 47 | 19·91 | 7·58 | 8·72 | 10·75 | 43·46 | 90·43 | 47 |
| 48 | 19·84 | 7·70 | 8·92 | 11·07 | 44·91 | 92·43 | 48 |
| 49 | 19·75 | 7·81 | 9·13 | 11·40 | 46·41 | 94·49 | 49 |
| 50 | 19·64 | 7·92 | 9·34 | 11·74 | 47·97 | 96·61 | 50 |
| 51 | 19·52 | 8·02 | 9·56 | 12·10 | 49·59 | 98·78 | 51 |
| 52 | 19·38 | 8·13 | 9·78 | 12·46 | 51·26 | 101·00 | 52 |
| 53 | 19·23 | 8·22 | 10·00 | 12·83 | 53·00 | 103·28 | 53 |
| 54 | 19·06 | 8·32 | 10·22 | 13·22 | 54·79 | 105·61 | 54 |

TABLE 32.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 18·88 | 8·41 | 10·45 | 13·61 | 56·66 | 108·00 | 55 |
| 56 | 18·68 | 8·49 | 10·66 | 14·01 | 58·59 | 110·44 | 56 |
| 57 | 18·46 | 8·57 | 10·87 | 14·43 | 60·60 | 112·93 | 57 |
| 58 | 18·20 | 8·64 | 11·07 | 14·83 | 62·71 | 115·45 | 58 |
| 59 | 17·92 | 8·69 | 11·26 | 15·22 | 64·92 | 118·01 | 59 |
| 60 | 17·61 | 8·74 | 11·43 | 15·61 | 67·23 | 120·61 | 60 |
| 61 | 17·26 | 8·76 | 11·58 | 16·00 | 69·64 | 123·24 | 61 |
| 62 | 16·89 | 8·76 | 11·72 | 16·36 | 72·13 | 125·86 | 62 |
| 63 | 16·47 | 8·75 | 11·83 | 16·70 | 74·70 | 128·45 | 63 |
| 64 | 16·03 | 8·70 | 11·92 | 17·02 | 77·31 | 130·98 | 64 |
| 65 | 15·55 | 8·64 | 11·98 | 17·31 | 79·96 | 133·43 | 65 |
| 66 | 15·03 | 8·55 | 12·01 | 17·57 | 82·62 | 135·78 | 66 |
| 67 | 14·47 | 8·43 | 12·01 | 17·79 | 85·29 | 137·99 | 67 |
| 68 | 13·87 | 8·29 | 11·96 | 17·95 | 87·97 | 140·04 | 68 |
| 69 | 13·24 | 8·10 | 11·85 | 18·02 | 90·61 | 141·83 | 69 |
| 70 | 12·58 | 7·88 | 11·67 | 17·99 | 93·16 | 143·29 | 70 |
| 71 | 11·91 | 7·62 | 11·43 | 17·84 | 95·53 | 144·32 | 71 |
| 72 | 11·22 | 7·33 | 11·11 | 17·55 | 97·63 | 144·85 | 72 |
| 73 | 10·54 | 7·02 | 10·73 | 17·14 | 99·38 | 144·82 | 73 |
| 74 | 9·86 | 6·69 | 10·30 | 16·63 | 100·74 | 144·22 | 74 |
| 75 | 9·18 | 6·34 | 9·83 | 16·01 | 101·68 | 143·04 | 75 |
| 76 | 8·50 | 5·98 | 9·32 | 15·32 | 102·20 | 141·32 | 76 |
| 77 | 7·83 | 5·60 | 8·78 | 14·55 | 102·33 | 139·09 | 77 |
| 78 | 7·18 | 5·23 | 8·20 | 13·73 | 102·11 | 136·45 | 78 |
| 79 | 6·56 | 4·84 | 7·59 | 12·88 | 101·51 | 133·39 | 79 |
| 80 | 5·98 | 4·46 | 7·00 | 12·01 | 100·48 | 129·92 | 80 |
| 81 | 5·44 | 4·08 | 6·42 | 11·13 | 98·92 | 125·99 | 81 |
| 82 | 4·93 | 3·72 | 5·89 | 10·24 | 96·81 | 121·60 | 82 |
| 83 | 4·47 | 3·39 | 5·42 | 9·40 | 94·20 | 116·87 | 83 |
| 84 | 4·03 | 3·09 | 5·02 | 8·60 | 91·19 | 111·94 | 84 |
| 85 | 3·63 | 2·83 | 4·67 | 7·89 | 88·00 | 107·02 | 85 |
| 86 | 3·25 | 2·61 | 4·37 | 7·27 | 84·73 | 102·23 | 86 |
| 87 | 2·94 | 2·43 | 4·10 | 6·73 | 81·44 | 97·63 | 87 |
| 88 | 2·69 | 2·27 | 3·85 | 6·28 | 77·86 | 92·94 | 88 |
| 89 | 2·52 | 2·13 | 3·61 | 5·90 | 73·80 | 87·95 | 89 |
| 90 | 2·34 | 1·98 | 3·36 | 5·48 | 69·09 | 82·26 | 90 |
| 91 | 2·15 | 1·81 | 3·08 | 5·03 | 63·58 | 75·65 | 91 |
| 92 | 1·93 | 1·63 | 2·77 | 4·52 | 57·11 | 67·95 | 92 |
| 93 | 1·69 | 1·43 | 2·42 | 3·95 | 50·04 | 59·54 | 93 |
| 94 | 1·44 | 1·22 | 2·07 | 3·37 | 42·63 | 50·72 | 94 |
| 95 | 1·19 | 1·00 | 1·70 | 2·78 | 35·15 | 41·82 | 95 |
| 96 | ·94 | ·79 | 1·35 | 2·19 | 27·77 | 33·04 | 96 |
| 97 | ·74 | ·62 | 1·07 | 1·74 | 21·90 | 26·06 | 97 |
| 98 | ·54 | ·42 | ·78 | 1·27 | 15·70 | 18·72 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 33. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^{3}$ | First Six Months. $K_x^{6}$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1256240 | 1524577 | 1781899 | 274249 | 995528 | 16 |
| 17 | 1206194 | 1471587 | 1727866 | 274249 | 995528 | 17 |
| 18 | 1158912 | 1421334 | 1676425 | 274249 | 995528 | 18 |
| 19 | 1114858 | 1374174 | 1627885 | 274018 | 995528 | 19 |
| 20 | 1074110 | 1330141 | 1582238 | 273517 | 995528 | 20 |
| 21 | 1036512 | 1289042 | 1539254 | 272816 | 995312 | 21 |
| 22 | 1001603 | 1250433 | 1498508 | 271826 | 994843 | 22 |
| 23 | 968800 | 1213851 | 1459608 | 270516 | 994037 | 23 |
| 24 | 937620 | 1178872 | 1422193 | 269005 | 992868 | 24 |
| 25 | 907714 | 1145198 | 1386023 | 267403 | 991361 | 25 |
| 26 | 878900 | 1112650 | 1350927 | 265809 | 989586 | 26 |
| 27 | 851052 | 1081106 | 1316832 | 264226 | 987606 | 27 |
| 28 | 824057 | 1050497 | 1283672 | 262610 | 985523 | 28 |
| 29 | 797849 | 1020756 | 1251385 | 260925 | 983305 | 29 |
| 30 | 772331 | 991745 | 1219834 | 259179 | 980963 | 30 |
| 31 | 747452 | 963415 | 1188974 | 257339 | 978471 | 31 |
| 32 | 723165 | 935685 | 1158726 | 255413 | 975806 | 32 |
| 33 | 699465 | 908553 | 1129092 | 253446 | 972875 | 33 |
| 34 | 676346 | 881983 | 1100003 | 251549 | 969665 | 34 |
| 35 | 653802 | 855942 | 1071398 | 249684 | 966169 | 35 |
| 36 | 631795 | 830401 | 1043255 | 247820 | 962378 | 36 |
| 37 | 610229 | 805272 | 1015462 | 245899 | 958288 | 37 |
| 38 | 589049 | 780477 | 987949 | 243868 | 953896 | 38 |
| 39 | 568147 | 755890 | 960598 | 241737 | 949117 | 39 |
| 40 | 547512 | 731483 | 933362 | 239518 | 943930 | 40 |
| 41 | 527107 | 707259 | 906227 | 237194 | 938322 | 41 |
| 42 | 506953 | 683224 | 879210 | 234829 | 932281 | 42 |
| 43 | 487095 | 659434 | 852354 | 232405 | 925876 | 43 |
| 44 | 467574 | 635965 | 825723 | 229908 | 919147 | 44 |
| 45 | 448402 | 612817 | 799353 | 227349 | 912109 | 45 |
| 46 | 429569 | 589990 | 773277 | 224715 | 904756 | 46 |
| 47 | 411047 | 567465 | 747464 | 221998 | 897107 | 47 |
| 48 | 392771 | 545126 | 721789 | 219208 | 889101 | 48 |
| 49 | 374705 | 522893 | 696145 | 216339 | 880650 | 49 |
| 50 | 356841 | 500722 | 670464 | 213349 | 871625 | 50 |
| 51 | 339177 | 478633 | 644732 | 210185 | 861834 | 51 |
| 52 | 321731 | 456635 | 618946 | 206821 | 851115 | 52 |
| 53 | 304525 | 434759 | 593113 | 203222 | 839374 | 53 |
| 54 | 287584 | 413041 | 567252 | 199389 | 826560 | 54 |

TABLE 33.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 270901 | 391503 | 541360 | 195284 | 812746 | 55 |
| 56 | 254475 | 370143 | 515400 | 190908 | 798054 | 56 |
| 57 | 238320 | 348975 | 489377 | 186214 | 782602 | 57 |
| 58 | 222464 | 328031 | 463332 | 181176 | 766458 | 58 |
| 59 | 206924 | 307323 | 437290 | 175771 | 749611 | 59 |
| 60 | 191718 | 286835 | 411251 | 169985 | 731949 | 60 |
| 61 | 176837 | 266567 | 385206 | 163806 | 713255 | 61 |
| 62 | 162290 | 246513 | 359128 | 157209 | 693240 | 62 |
| 63 | 148104 | 226730 | 333079 | 150153 | 671560 | 63 |
| 64 | 134326 | 207282 | 307146 | 142643 | 647962 | 64 |
| 65 | 120996 | 188241 | 281448 | 134726 | 622320 | 65 |
| 66 | 108156 | 169704 | 256128 | 126445 | 594656 | 66 |
| 67 | 95867·4 | 151750 | 231287 | 117851 | 565111 | 67 |
| 68 | 84188·4 | 134476 | 207035 | 108932 | 533875 | 68 |
| 69 | 73216·4 | 118027 | 183555 | 99681 | 501099 | 69 |
| 70 | 63054·4 | 102556 | 161067 | 90182 | 466927 | 70 |
| 71 | 53779·1 | 88214·4 | 139826 | 80578 | 431526 | 71 |
| 72 | 45426·1 | 75111·4 | 120073 | 71061 | 395127 | 72 |
| 73 | 37983·6 | 63284·4 | 101954 | 61783 | 358129 | 73 |
| 74 | 31403·7 | 52709·4 | 85528·2 | 52991·8 | 320908 | 74 |
| 75 | 25633·0 | 43339·6 | 70802·2 | 44760·8 | 284020 | 75 |
| 76 | 20623·6 | 35128·0 | 57751·2 | 37182·8 | 248028 | 76 |
| 77 | 16338·0 | 28031·2 | 46341·2 | 30349·8 | 213525 | 77 |
| 78 | 12731·5 | 21995·9 | 36535·5 | 24339·5 | 181033 | 78 |
| 79 | 9761·27 | 16964·0 | 28263·1 | 19160·9 | 151024 | 79 |
| 80 | 7365·47 | 12858·3 | 21477·8 | 14793·2 | 123789 | 80 |
| 81 | 5470·07 | 9579·26 | 16039·7 | 11196·7 | 99545·6 | 81 |
| 82 | 3996·57 | 7012·26 | 11782·4 | 8300·9 | 78406·6 | 82 |
| 83 | 2866·97 | 5041·56 | 8519·07 | 6030·23 | 60424·6 | 83 |
| 84 | 2014·50 | 3558·66 | 6064·17 | 4297·13 | 45542·6 | 84 |
| 85 | 1383·25 | 2463·66 | 4244·67 | 3010·63 | 33565·6 | 85 |
| 86 | 929·03 | 1674·67 | 2920·97 | 2074·73 | 24187·2 | 86 |
| 87 | 613·71 | 1121·26 | 1977·73 | 1408·37 | 17025·4 | 87 |
| 88 | 402·89 | 742·97 | 1320·03 | 942·47 | 11679·5 | 88 |
| 89 | 265·58 | 489·75 | 870·15 | 621·29 | 7776·15 | 89 |
| 90 | 169·95 | 313·39 | 556·82 | 397·52 | 5010·45 | 90 |
| 91 | 104·77 | 193·19 | 343·27 | 244·97 | 3099·35 | 91 |
| 92 | 61·47 | 113·33 | 201·39 | 143·75 | 1818·25 | 92 |
| 93 | 33·67 | 62·07 | 110·32 | 78·74 | 995·97 | 93 |
| 94 | 16·74 | 30·86 | 54·86 | 39·15 | 495·26 | 94 |
| 95 | 7·24 | 13·34 | 23·72 | 16·92 | 214·13 | 95 |
| 96 | 2·53 | 4·66 | 8·29 | 5·91 | 74·81 | 96 |
| 97 | ·63 | 1·16 | 2·07 | 1·48 | 18·68 | 97 |
| 98 | ·09 | ·16 | ·29 | ·21 | 2·60 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 34. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age. $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age. $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 23·85 | 5·17 | 4·84 | 5·16 | 19·31 | 58·33 | 16 |
| 17 | 23·68 | 5·28 | 4·98 | 5·32 | 19·94 | 59·20 | 17 |
| 18 | 23·53 | 5·40 | 5·12 | 5·49 | 20·59 | 60·14 | 18 |
| 19 | 23·42 | 5·53 | 5·26 | 5·67 | 21·27 | 61·15 | 19 |
| 20 | 23·35 | 5·65 | 5·41 | 5·85 | 21·97 | 62·22 | 20 |
| 21 | 23·31 | 5·77 | 5·55 | 6·02 | 22·70 | 63·35 | 21 |
| 22 | 23·32 | 5·88 | 5·69 | 6·20 | 23·46 | 64·54 | 22 |
| 23 | 23·33 | 6·00 | 5·83 | 6·39 | 24·23 | 65·78 | 23 |
| 24 | 23·37 | 6·11 | 5·98 | 6·57 | 25·04 | 67·07 | 24 |
| 25 | 23·40 | 6·23 | 6·13 | 6·77 | 25·88 | 68·41 | 25 |
| 26 | 23·44 | 6·34 | 6·29 | 6·97 | 26·75 | 69·79 | 26 |
| 27 | 23·48 | 6·47 | 6·44 | 7·17 | 27·65 | 71·21 | 27 |
| 28 | 23·52 | 6·59 | 6·61 | 7·37 | 28·58 | 72·68 | 28 |
| 29 | 23·57 | 6·72 | 6·77 | 7·58 | 29·54 | 74·18 | 29 |
| 30 | 23·62 | 6·85 | 6·94 | 7·80 | 30·52 | 75·73 | 30 |
| 31 | 23·67 | 6·99 | 7·10 | 8·02 | 31·54 | 77·32 | 31 |
| 32 | 23·70 | 7·12 | 7·27 | 8·25 | 32·59 | 78·93 | 32 |
| 33 | 23·73 | 7·25 | 7·44 | 8·48 | 33·68 | 80·57 | 33 |
| 34 | 23·74 | 7·37 | 7·61 | 8·72 | 34·79 | 82·23 | 34 |
| 35 | 23·73 | 7·50 | 7·79 | 8·96 | 35·93 | 83·92 | 35 |
| 36 | 23·72 | 7·63 | 7·97 | 9·22 | 37·11 | 85·64 | 36 |
| 37 | 23·69 | 7·75 | 8·15 | 9·48 | 38·32 | 87·38 | 37 |
| 38 | 23·65 | 7·87 | 8·34 | 9·73 | 39·57 | 89·17 | 38 |
| 39 | 23·61 | 8·00 | 8·53 | 10·01 | 40·87 | 91·02 | 39 |
| 40 | 23·57 | 8·13 | 8·72 | 10·29 | 42·23 | 92·93 | 40 |
| 41 | 23·52 | 8·26 | 8·92 | 10·58 | 43·63 | 94·90 | 41 |
| 42 | 23·45 | 8·39 | 9·12 | 10·86 | 45·09 | 96·92 | 42 |
| 43 | 23·38 | 8·52 | 9·32 | 11·16 | 46·61 | 98·98 | 43 |
| 44 | 23·28 | 8·64 | 9·53 | 11·46 | 48·17 | 101·09 | 44 |
| 45 | 23·17 | 8·76 | 9·74 | 11·77 | 49·78 | 103·22 | 45 |
| 46 | 23·04 | 8·86 | 9·94 | 12·12 | 51·43 | 105·40 | 46 |
| 47 | 22·90 | 8·96 | 10·15 | 12·48 | 53·13 | 107·61 | 47 |
| 48 | 22·73 | 9·05 | 10·34 | 12·85 | 54·86 | 109·84 | 48 |
| 49 | 22·55 | 9·15 | 10·54 | 13·25 | 56·63 | 112·12 | 49 |
| 50 | 22·35 | 9·24 | 10·73 | 13·65 | 58·46 | 114·43 | 50 |
| 51 | 22·13 | 9·33 | 10·94 | 14·04 | 60·36 | 116·80 | 51 |
| 52 | 21·89 | 9·42 | 11·16 | 14·44 | 62·36 | 119·26 | 52 |
| 53 | 21·62 | 9·51 | 11·39 | 14·85 | 64·46 | 121·84 | 53 |
| 54 | 21·34 | 9·61 | 11·63 | 15·26 | 66·68 | 124·51 | 54 |

TABLE 34.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 21·04 | 9·69 | 11·87 | 15·69 | 68·99 | 127·28 | 55 |
| 56 | 20·70 | 9·76 | 12·10 | 16·12 | 71·40 | 130·08 | 56 |
| 57 | 20·32 | 9·80 | 12·31 | 16·58 | 73·88 | 132·90 | 57 |
| 58 | 19·90 | 9·82 | 12·50 | 17·06 | 76·43 | 135·71 | 58 |
| 59 | 19·44 | 9·81 | 12·65 | 17·53 | 79·06 | 138·49 | 59 |
| 60 | 18·94 | 9·77 | 12·78 | 18·03 | 81·75 | 141·27 | 60 |
| 61 | 18·41 | 9·71 | 12·85 | 18·50 | 84·54 | 144·02 | 61 |
| 62 | 17·85 | 9·61 | 12·89 | 18·94 | 87·43 | 146·73 | 62 |
| 63 | 17·24 | 9·49 | 12·89 | 19·32 | 90·44 | 149·38 | 63 |
| 64 | 16·61 | 9·34 | 12·85 | 19·62 | 93·55 | 151·97 | 64 |
| 65 | 15·95 | 9·17 | 12·78 | 19·85 | 96·75 | 154·51 | 65 |
| 66 | 15·29 | 8·99 | 12·68 | 20·00 | 99·97 | 156·94 | 66 |
| 67 | 14·64 | 8·80 | 12·55 | 20·09 | 103·14 | 159·22 | 67 |
| 68 | 13·97 | 8·60 | 12·37 | 20·12 | 106·18 | 161·25 | 68 |
| 69 | 13·28 | 8·35 | 12·14 | 20·08 | 109·00 | 162·86 | 69 |
| 70 | 12·54 | 8·07 | 11·84 | 19·93 | 111·52 | 163·89 | 70 |
| 71 | 11·73 | 7·72 | 11·46 | 19·65 | 113·64 | 164·20 | 71 |
| 72 | 10·88 | 7·33 | 11·00 | 19·22 | 115·26 | 163·69 | 72 |
| 73 | 10·01 | 6·91 | 10·48 | 18·60 | 116·30 | 162·30 | 73 |
| 74 | 9·16 | 6·48 | 9·93 | 17·86 | 116·74 | 160·17 | 74 |
| 75 | 8·33 | 6·06 | 9·35 | 17·04 | 116·64 | 157·42 | 75 |
| 76 | 7·55 | 5·64 | 8·76 | 16·13 | 116·11 | 154·19 | 76 |
| 77 | 6·80 | 5·23 | 8·16 | 15·20 | 115·24 | 150·63 | 77 |
| 78 | 6·12 | 4·81 | 7·56 | 14·31 | 114·03 | 146·83 | 78 |
| 79 | 5·53 | 4·38 | 6·98 | 13·45 | 112·41 | 142·75 | 79 |
| 80 | 5·03 | 3·95 | 6·47 | 12·61 | 110·31 | 138·37 | 80 |
| 81 | 4·63 | 3·53 | 6·03 | 11·82 | 107·56 | 133·57 | 81 |
| 82 | 4·33 | 3·13 | 5·69 | 11·04 | 104·18 | 128·37 | 82 |
| 83 | 4·09 | 2·78 | 5·37 | 10·30 | 100·37 | 122·91 | 83 |
| 84 | 3·85 | 2·51 | 5·06 | 9·61 | 96·38 | 117·41 | 84 |
| 85 | 3·63 | 2·30 | 4·77 | 8·97 | 92·58 | 112·26 | 85 |
| 86 | 3·43 | 2·15 | 4·50 | 8·41 | 89·20 | 107·69 | 86 |
| 87 | 3·24 | 2·03 | 4·25 | 7·93 | 86·29 | 103·74 | 87 |
| 88 | 3·05 | 1·91 | 4·01 | 7·48 | 83·50 | 99·95 | 88 |
| 89 | 2·86 | 1·80 | 3·76 | 7·01 | 80·37 | 95·80 | 89 |
| 90 | 2·66 | 1·67 | 3·50 | 6·52 | 76·26 | 90·61 | 90 |
| 91 | 2·44 | 1·53 | 3·21 | 5·98 | 69·94 | 83·10 | 91 |
| 92 | 2·19 | 1·37 | 2·88 | 5·37 | 62·82 | 74·64 | 92 |
| 93 | 1·92 | 1·21 | 2·52 | 4·71 | 55·05 | 65·40 | 93 |
| 94 | 1·64 | 1·03 | 2·15 | 4·01 | 46·89 | 55·71 | 94 |
| 95 | 1·35 | ·85 | 1·77 | 3·31 | 38·66 | 45·94 | 45 |
| 96 | 1·06 | ·67 | 1·40 | 2·61 | 30·55 | 36·30 | 96 |
| 97 | ·84 | ·52 | 1·11 | 2·06 | 24·09 | 28·63 | 97 |
| 98 | ·60 | ·36 | ·78 | 1·51 | 17·27 | 20·53 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 35. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1486291 | 1808581 | 2110383 | 321173 | 1203508 | 16 |
| 17 | 1429254 | 1748231 | 2048745 | 321173 | 1203508 | 17 |
| 18 | 1375496 | 1691444 | 1990532 | 321173 | 1203508 | 18 |
| 19 | 1325230 | 1638303 | 1936126 | 320770 | 1203450 | 19 |
| 20 | 1278525 | 1588147 | 1884244 | 320047 | 1203172 | 20 |
| 21 | 1235217 | 1540907 | 1834849 | 319024 | 1202633 | 21 |
| 22 | 1194680 | 1496150 | 1787695 | 317721 | 1201852 | 22 |
| 23 | 1156234 | 1453370 | 1742346 | 316310 | 1200844 | 23 |
| 24 | 1119306 | 1412057 | 1698452 | 314847 | 1199724 | 24 |
| 25 | 1083560 | 1371883 | 1655735 | 313341 | 1198546 | 25 |
| 26 | 1048873 | 1332826 | 1614129 | 311748 | 1197317 | 26 |
| 27 | 1015349 | 1295036 | 1573743 | 310032 | 1195953 | 27 |
| 28 | 982997 | 1258518 | 1534631 | 308204 | 1194380 | 28 |
| 29 | 951737 | 1223191 | 1496593 | 306273 | 1192573 | 29 |
| 30 | 921377 | 1188743 | 1459327 | 304250 | 1190549 | 30 |
| 31 | 891629 | 1154893 | 1422487 | 302180 | 1188325 | 31 |
| 32 | 862344 | 1121350 | 1385834 | 300070 | 1185808 | 32 |
| 33 | 833389 | 1087962 | 1349264 | 297890 | 1182877 | 33 |
| 34 | 804714 | 1054732 | 1312790 | 295613 | 1179426 | 34 |
| 35 | 776342 | 1021698 | 1276492 | 293215 | 1175397 | 35 |
| 36 | 748327 | 988928 | 1240381 | 290742 | 1170834 | 36 |
| 37 | 720782 | 956549 | 1204594 | 288231 | 1165846 | 37 |
| 38 | 693777 | 924675 | 1169255 | 285602 | 1160588 | 38 |
| 39 | 667347 | 893408 | 1134418 | 282896 | 1155118 | 39 |
| 40 | 641525 | 862788 | 1100164 | 280067 | 1149404 | 40 |
| 41 | 616259 | 832715 | 1066379 | 277101 | 1143422 | 41 |
| 42 | 591427 | 803024 | 1032935 | 273914 | 1137072 | 42 |
| 43 | 566945 | 773572 | 999649 | 270575 | 1130297 | 43 |
| 44 | 542787 | 744254 | 966408 | 267175 | 1122973 | 44 |
| 45 | 518976 | 715074 | 933183 | 263839 | 1114998 | 45 |
| 46 | 495578 | 686145 | 900018 | 260656 | 1106262 | 46 |
| 47 | 472631 | 657572 | 866978 | 257621 | 1096654 | 47 |
| 48 | 450109 | 629390 | 834126 | 254609 | 1086101 | 48 |
| 49 | 427973 | 601536 | 801465 | 251429 | 1074607 | 49 |
| 50 | 406136 | 573980 | 769006 | 247976 | 1062221 | 50 |
| 51 | 384580 | 546702 | 736841 | 244084 | 1049088 | 51 |
| 52 | 363346 | 519726 | 705024 | 239787 | 1035294 | 52 |
| 53 | 342459 | 493099 | 673532 | 235133 | 1020894 | 53 |
| 54 | 321947 | 466837 | 642292 | 230202 | 1005776 | 54 |

TABLE 35.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 301792 | 440812 | 611103 | 225025 | 989740 | 55 |
| 56 | 281927 | 414866 | 579691 | 219686 | 972545 | 56 |
| 57 | 262350 | 388963 | 547952 | 214169 | 954043 | 57 |
| 58 | 243165 | 363194 | 515965 | 208439 | 934155 | 58 |
| 59 | 224430 | 337699 | 483828 | 202487 | 912865 | 59 |
| 60 | 206230 | 312613 | 451700 | 196218 | 890134 | 60 |
| 61 | 188603 | 288026 | 419687 | 189449 | 865948 | 61 |
| 62 | 171526 | 263913 | 387814 | 181979 | 840277 | 62 |
| 63 | 155025 | 240337 | 356225 | 173667 | 813020 | 63 |
| 64 | 139189 | 217468 | 325196 | 164473 | 784022 | 64 |
| 65 | 124171 | 195559 | 295054 | 154504 | 753008 | 65 |
| 66 | 110081 | 174806 | 266087 | 143962 | 719549 | 66 |
| 67 | 96982·6 | 155312 | 238455 | 133102 | 683358 | 67 |
| 68 | 84808·6 | 136985 | 212084 | 122084 | 644395 | 68 |
| 69 | 73454·6 | 119661 | 186813 | 111002 | 602803 | 69 |
| 70 | 62839·6 | 103268 | 162613 | 99892 | 558938 | 70 |
| 71 | 52997·7 | 87869·4 | 139629 | 88775 | 513337 | 71 |
| 72 | 44045·7 | 73696·4 | 118216 | 77748 | 466505 | 72 |
| 73 | 36083·4 | 60971·4 | 98747·9 | 67038·1 | 419071 | 73 |
| 74 | 29167·6 | 49816·4 | 81446·9 | 56910·1 | 371879 | 74 |
| 75 | 23271·4 | 40195·6 | 66320·9 | 47573·1 | 325824 | 75 |
| 76 | 18311·5 | 32010·0 | 53269·9 | 39148·1 | 281790 | 76 |
| 77 | 14195·0 | 25111·6 | 42132·9 | 31719·1 | 240446 | 77 |
| 78 | 10856·4 | 19384·7 | 32785·9 | 25358·1 | 202167 | 78 |
| 79 | 8219·90 | 14740·4 | 25132·2 | 20001·8 | 167245 | 79 |
| 80 | 6192·20 | 11063·9 | 19031·4 | 15540·6 | 135896 | 80 |
| 81 | 4662·20 | 8214·12 | 14280·6 | 11886·4 | 108245 | 81 |
| 82 | 3507·90 | 6043·32 | 10651·7 | 8940·3 | 84377·0 | 82 |
| 83 | 2621·07 | 4407·32 | 7850·75 | 6607·75 | 64386·0 | 83 |
| 84 | 1924·06 | 3178·42 | 5706·15 | 4796·35 | 48131·0 | 84 |
| 85 | 1386·00 | 2264·94 | 4085·75 | 3420·75 | 35310·0 | 85 |
| 86 | 978·69 | 1592·75 | 2878·45 | 2398·95 | 25463·1 | 86 |
| 87 | 676·69 | 1101·27 | 1990·23 | 1658·67 | 18040·3 | 87 |
| 88 | 457·45 | 744·47 | 1345·42 | 1121·28 | 12526·3 | 88 |
| 89 | 301·54 | 490·74 | 886·88 | 739·16 | 8469·06 | 89 |
| 90 | 192·96 | 314·03 | 567·52 | 473·02 | 5530·16 | 90 |
| 91 | 118·96 | 193·59 | 349·86 | 291·58 | 3409·26 | 91 |
| 92 | 69·79 | 113·57 | 205·25 | 171·09 | 2000·06 | 92 |
| 93 | 38·23 | 62·21 | 112·43 | 93·71 | 1095·56 | 93 |
| 94 | 19·01 | 30·93 | 55·91 | 46·60 | 544·78 | 94 |
| 95 | 8·22 | 13·37 | 24·18 | 20·14 | 235·54 | 95 |
| 96 | 2·87 | 4·67 | 8·45 | 7·04 | 82·29 | 96 |
| 97 | ·72 | 1·16 | 2·11 | 1·76 | 20·55 | 97 |
| 98 | ·10 | ·16 | ·29 | ·25 | 2·86 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 36. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 28·47 | 5·97 | 5·65 | 6·16 | 22·11 | 68·37 | 16 |
| 17 | 28·18 | 6·06 | 5·77 | 6·36 | 22·83 | 69·19 | 17 |
| 18 | 27·90 | 6·15 | 5·90 | 6·56 | 23·57 | 70·08 | 18 |
| 19 | 27·67 | 6·25 | 6·02 | 6·76 | 24·35 | 71·06 | 19 |
| 20 | 27·48 | 6·35 | 6·16 | 6·97 | 25·15 | 72·11 | 20 |
| 21 | 27·34 | 6·46 | 6·30 | 7·16 | 25·99 | 73·26 | 21 |
| 22 | 27·26 | 6·57 | 6·45 | 7·37 | 26·86 | 74·50 | 22 |
| 23 | 27·21 | 6·68 | 6·61 | 7·57 | 27·75 | 75·83 | 23 |
| 24 | 27·20 | 6·80 | 6·76 | 7·79 | 28·66 | 77·21 | 24 |
| 25 | 27·20 | 6·92 | 6·93 | 8·01 | 29·59 | 78·65 | 25 |
| 26 | 27·21 | 7·04 | 7·09 | 8·24 | 30·54 | 80·13 | 26 |
| 27 | 27·22 | 7·16 | 7·26 | 8·48 | 31·51 | 81·64 | 27 |
| 28 | 27·23 | 7·29 | 7·43 | 8·72 | 32·51 | 83·18 | 28 |
| 29 | 27·22 | 7·42 | 7·61 | 8·96 | 33·53 | 84·74 | 29 |
| 30 | 27·20 | 7·55 | 7·79 | 9·21 | 34·58 | 86·34 | 30 |
| 31 | 27·17 | 7·68 | 7·97 | 9·47 | 35·68 | 87·98 | 31 |
| 32 | 27·14 | 7·81 | 8·16 | 9·74 | 36·81 | 89·66 | 32 |
| 33 | 27·09 | 7·94 | 8·36 | 10·02 | 38·00 | 91·41 | 33 |
| 34 | 27·04 | 8·07 | 8·56 | 10·31 | 39·23 | 93·21 | 34 |
| 35 | 26·98 | 8·20 | 8·77 | 10·61 | 40·51 | 95·07 | 35 |
| 36 | 26·91 | 8·33 | 8·96 | 10·92 | 41·86 | 96·98 | 36 |
| 37 | 26·82 | 8·46 | 9·17 | 11·23 | 43·25 | 98·93 | 37 |
| 38 | 26·73 | 8·58 | 9·37 | 11·54 | 44·69 | 100·91 | 38 |
| 39 | 26·63 | 8·70 | 9·56 | 11·84 | 46·18 | 102·91 | 39 |
| 40 | 26·51 | 8·81 | 9·76 | 12·14 | 47·72 | 104·94 | 40 |
| 41 | 26·39 | 8·93 | 9·95 | 12·44 | 49·30 | 107·01 | 41 |
| 42 | 26·26 | 9·04 | 10·15 | 12·74 | 50·94 | 109·13 | 42 |
| 43 | 26·12 | 9·16 | 10·36 | 13·04 | 52·64 | 111·31 | 43 |
| 44 | 25·97 | 9·27 | 10·57 | 13·35 | 54·41 | 113·56 | 44 |
| 45 | 25·80 | 9·37 | 10·78 | 13·67 | 56·25 | 115·88 | 45 |
| 46 | 25·61 | 9·48 | 11·01 | 14·01 | 58·17 | 118·27 | 46 |
| 47 | 25·41 | 9·59 | 11·23 | 14·36 | 60·17 | 120·76 | 47 |
| 48 | 25·19 | 9·70 | 11·46 | 14·73 | 62·25 | 123·34 | 48 |
| 49 | 24·97 | 9·81 | 11·71 | 15·14 | 64·41 | 126·04 | 49 |
| 50 | 24·73 | 9·93 | 11·95 | 15·57 | 66·67 | 128·86 | 50 |
| 51 | 24·50 | 10·06 | 12·21 | 16·03 | 69·03 | 131·82 | 51 |
| 52 | 24·25 | 10·18 | 12·47 | 16·50 | 71·49 | 134·90 | 52 |
| 53 | 24·00 | 10·31 | 12·73 | 16·99 | 74·07 | 138·10 | 53 |
| 54 | 23·73 | 10·43 | 12·99 | 17·50 | 76·76 | 141·40 | 54 |

TABLE 36.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 23·42 | 10·54 | 13·24 | 18·02 | 79·55 | 144·78 | 55 |
| 56 | 23·07 | 10·64 | 13·49 | 18·56 | 82·44 | 148·21 | 56 |
| 57 | 22·67 | 10·73 | 13·73 | 19·12 | 85·46 | 151·70 | 57 |
| 58 | 22·21 | 10·80 | 13·95 | 19·65 | 88·58 | 155·19 | 58 |
| 59 | 21·67 | 10·83 | 14·17 | 20·20 | 91·80 | 158·67 | 59 |
| 60 | 21·06 | 10·83 | 14·35 | 20·72 | 95·12 | 162·09 | 60 |
| 61 | 20·38 | 10·78 | 14·51 | 21·18 | 98·56 | 165·41 | 61 |
| 62 | 19·65 | 10·68 | 14·61 | 21·56 | 102·09 | 168·60 | 62 |
| 63 | 18·88 | 10·53 | 14·67 | 21·85 | 105·71 | 171·64 | 63 |
| 64 | 18·08 | 10·33 | 14·66 | 22·05 | 109·39 | 174·51 | 64 |
| 65 | 17·27 | 10·09 | 14·59 | 22·16 | 113·10 | 177·21 | 65 |
| 66 | 16·44 | 9·82 | 14·45 | 22·22 | 116·76 | 179·69 | 66 |
| 67 | 15·60 | 9·51 | 14·24 | 22·18 | 120·29 | 181·82 | 67 |
| 68 | 14·75 | 9·18 | 13·93 | 22·06 | 123·63 | 183·55 | 68 |
| 69 | 13·88 | 8·81 | 13·53 | 21·83 | 126·74 | 184·79 | 69 |
| 70 | 13·01 | 8·41 | 13·04 | 21·41 | 129·57 | 185·44 | 70 |
| 71 | 12·15 | 7·98 | 12·45 | 20·77 | 132·14 | 185·49 | 71 |
| 72 | 11·30 | 7·52 | 11·81 | 19·87 | 134·39 | 184·89 | 72 |
| 73 | 10·50 | 7·04 | 11·12 | 18·74 | 136·22 | 183·62 | 73 |
| 74 | 9·76 | 6·59 | 10·44 | 17·41 | 137·60 | 181·80 | 74 |
| 75 | 9·11 | 6·15 | 9·78 | 16·05 | 138·46 | 179·55 | 75 |
| 76 | 8·52 | 5·75 | 9·17 | 14·73 | 138·74 | 176·92 | 76 |
| 77 | 8·01 | 5·39 | 8·63 | 13·55 | 138·44 | 174·03 | 77 |
| 78 | 7·57 | 5·07 | 8·15 | 12·56 | 137·52 | 170·86 | 78 |
| 79 | 7·15 | 4·75 | 7·70 | 11·77 | 135·91 | 167·28 | 79 |
| 80 | 6·76 | 4·45 | 7·27 | 11·12 | 133·58 | 163·18 | 80 |
| 81 | 6·39 | 4·15 | 6·87 | 10·51 | 130·47 | 158·38 | 81 |
| 82 | 6·03 | 3·85 | 6·48 | 9·92 | 126·54 | 152·82 | 82 |
| 83 | 5·68 | 3·56 | 6·12 | 9·36 | 121·90 | 146·62 | 83 |
| 84 | 5·36 | 3·26 | 5·77 | 8·82 | 116·67 | 139·88 | 84 |
| 85 | 5·06 | 2·97 | 5·44 | 8·32 | 111·06 | 132·85 | 85 |
| 86 | 4·77 | 2·71 | 5·13 | 7·85 | 105·31 | 125·77 | 86 |
| 87 | 4·50 | 2·51 | 4·85 | 7·41 | 99·66 | 118·93 | 87 |
| 88 | 4·24 | 2·35 | 4·56 | 6·98 | 93·98 | 112·11 | 88 |
| 89 | 3·98 | 2·20 | 4·28 | 6·55 | 88·19 | 105·21 | 89 |
| 90 | 3·70 | 2·05 | 3·98 | 6·09 | 82·00 | 97·83 | 90 |
| 91 | 3·40 | 1·88 | 3·65 | 5·59 | 75·21 | 89·72 | 91 |
| 92 | 3·05 | 1·69 | 3·28 | 5·02 | 67·55 | 80·59 | 92 |
| 93 | 2·67 | 1·48 | 2·87 | 4·40 | 59·19 | 70·61 | 93 |
| 94 | 2·28 | 1·26 | 2·45 | 3·74 | 50·42 | 60·15 | 94 |
| 95 | 1·88 | 1·04 | 2·02 | 3·09 | 41·57 | 49·59 | 95 |
| 96 | 1·48 | ·82 | 1·60 | 2·44 | 32·85 | 39·18 | 96 |
| 97 | 1·17 | ·65 | 1·27 | 1·91 | 25·91 | 30·91 | 97 |
| 98 | ·85 | ·48 | ·91 | 1·33 | 18·60 | 22·16 | 98 |
| 99 | .. | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 37. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1774230 | 2146508 | 2498847 | 383613 | 1377815 | 16 |
| 17 | 1700878 | 2066778 | 2415131 | 383613 | 1377815 | 17 |
| 18 | 1631082 | 1990805 | 2335355 | 383496 | 1377815 | 18 |
| 19 | 1565633 | 1919375 | 2260302 | 382804 | 1377758 | 19 |
| 20 | 1504901 | 1852797 | 2190216 | 381469 | 1377535 | 20 |
| 21 | 1448720 | 1790906 | 2124932 | 379637 | 1377050 | 21 |
| 22 | 1396720 | 1733278 | 2064023 | 377552 | 1376165 | 22 |
| 23 | 1348347 | 1679413 | 2006883 | 375334 | 1374754 | 23 |
| 24 | 1302796 | 1628454 | 1952610 | 373143 | 1372708 | 24 |
| 25 | 1259420 | 1579709 | 1900521 | 371024 | 1370023 | 25 |
| 26 | 1217814 | 1532822 | 1850266 | 368838 | 1366700 | 26 |
| 27 | 1177428 | 1487245 | 1801257 | 366594 | 1362829 | 27 |
| 28 | 1137933 | 1442649 | 1753217 | 364257 | 1358492 | 28 |
| 29 | 1099197 | 1398819 | 1705977 | 361792 | 1353851 | 29 |
| 30 | 1061138 | 1355680 | 1659464 | 359253 | 1349049 | 30 |
| 31 | 1023838 | 1313281 | 1613692 | 356684 | 1344180 | 31 |
| 32 | 987296 | 1271557 | 1568598 | 354204 | 1339330 | 32 |
| 33 | 951514 | 1230520 | 1524200 | 351808 | 1334576 | 33 |
| 34 | 916594 | 1190285 | 1480515 | 349496 | 1329917 | 34 |
| 35 | 882461 | 1150791 | 1437457 | 347165 | 1325322 | 35 |
| 36 | 848984 | 1111853 | 1394792 | 344627 | 1320728 | 36 |
| 37 | 816171 | 1073463 | 1352404 | 341747 | 1315956 | 37 |
| 38 | 784028 | 1035614 | 1310313 | 338461 | 1310818 | 38 |
| 39 | 752531 | 998301 | 1268538 | 334690 | 1305175 | 39 |
| 40 | 721717 | 961579 | 1227156 | 330475 | 1298879 | 40 |
| 41 | 691644 | 925577 | 1186373 | 325935 | 1291935 | 41 |
| 42 | 662261 | 890256 | 1146246 | 321127 | 1284454 | 42 |
| 43 | 633525 | 855536 | 1106704 | 316181 | 1276541 | 43 |
| 44 | 605420 | 821415 | 1067756 | 311211 | 1268314 | 44 |
| 45 | 577885 | 787824 | 1029344 | 306276 | 1259859 | 45 |
| 46 | 550887 | 754768 | 991460 | 301338 | 1251123 | 46 |
| 47 | 524527 | 722424 | 954270 | 296512 | 1241999 | 47 |
| 48 | 498811 | 690805 | 917779 | 291862 | 1232457 | 48 |
| 49 | 473768 | 659947 | 882036 | 287366 | 1222300 | 49 |
| 50 | 449424 | 629883 | 847070 | 282947 | 1211418 | 50 |
| 51 | 425753 | 600525 | 812736 | 278522 | 1199707 | 51 |
| 52 | 402667 | 571715 | 778779 | 273918 | 1186984 | 52 |
| 53 | 380094 | 543336 | 745017 | 269053 | 1173087 | 53 |
| 54 | 357897 | 515203 | 711211 | 263906 | 1157877 | 54 |

TABLE 37.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 336006 | 487222 | 677242 | 258463 | 1141179 | 55 |
| 56 | 314324 | 459305 | 643048 | 252745 | 1123048 | 56 |
| 57 | 292784 | 431346 | 608590 | 246750 | 1103538 | 57 |
| 58 | 271400 | 403329 | 573864 | 240305 | 1082569 | 58 |
| 59 | 250229 | 375327 | 538900 | 233284 | 1060008 | 59 |
| 60 | 229293 | 347225 | 503508 | 225604 | 1035696 | 60 |
| 61 | 208772 | 319173 | 467768 | 216922 | 1009503 | 61 |
| 62 | 188877 | 291508 | 431966 | 207148 | 981153 | 62 |
| 63 | 169754 | 264427 | 396295 | 196429 | 950335 | 63 |
| 64 | 151548 | 238121 | 361003 | 184839 | 916805 | 64 |
| 65 | 134389 | 212923 | 326499 | 172584 | 880265 | 65 |
| 66 | 118322 | 188988 | 293018 | 159872 | 840367 | 66 |
| 67 | 103359 | 166385 | 260703 | 146912 | 796957 | 67 |
| 68 | 89505·2 | 145210 | 229752 | 133852 | 750280 | 68 |
| 69 | 76765·2 | 125492 | 200320 | 120696 | 700851 | 69 |
| 70 | 65202·2 | 107350 | 172690 | 107311 | 649437 | 70 |
| 71 | 54860·2 | 90909·2 | 147169 | 93822 | 596914 | 71 |
| 72 | 45741·4 | 76176·2 | 123959 | 80449 | 543899 | 72 |
| 73 | 37836·4 | 63218·2 | 103294 | 67519 | 490846 | 73 |
| 74 | 31107·3 | 52086·2 | 85331·1 | 55493·9 | 438318 | 74 |
| 75 | 25438·1 | 42623·6 | 69940·1 | 44841·9 | 386761 | 75 |
| 76 | 20686·8 | 34644·0 | 56909·1 | 35756·9 | 336708 | 76 |
| 77 | 16721·3 | 27977·8 | 45989·1 | 28271·9 | 288847 | 77 |
| 78 | 13417·4 | 22399·3 | 36846·5 | 22266·5 | 243818 | 78 |
| 79 | 10640·9 | 17709·4 | 29160·3 | 17510·7 | 202209 | 79 |
| 80 | 8328·05 | 13806·0 | 22764·7 | 13705·3 | 164573 | 80 |
| 81 | 6424·85 | 10598·5 | 17509·9 | 10573·1 | 131292 | 81 |
| 82 | 4880·65 | 7999·67 | 13250·0 | 8032·0 | 102489 | 82 |
| 83 | 3646·75 | 5928·27 | 9851·25 | 6001·25 | 78201·1 | 83 |
| 84 | 2676·98 | 4305·87 | 7185·65 | 4405·85 | 58265·1 | 84 |
| 85 | 1928·36 | 3062·27 | 5136·75 | 3173·75 | 42360·1 | 85 |
| 86 | 1361·66 | 2135·85 | 3600·65 | 2240·85 | 30061·1 | 86 |
| 87 | 941·49 | 1466·23 | 2479·05 | 1549·15 | 20835·4 | 87 |
| 88 | 636·46 | 988·54 | 1673·21 | 1047·29 | 14097·3 | 88 |
| 89 | 419·54 | 651·63 | 1102·95 | 690·33 | 9292·72 | 89 |
| 90 | 268·47 | 416·99 | 705·89 | 441·65 | 5946·42 | 90 |
| 91 | 165·51 | 257·07 | 435·11 | 272·33 | 3665·82 | 91 |
| 92 | 97·10 | 150·82 | 255·27 | 159·77 | 2150·62 | 92 |
| 93 | 53·19 | 82·62 | 139·83 | 87·50 | 1178·03 | 93 |
| 94 | 26·45 | 41·09 | 69·54 | 43·50 | 585·79 | 94 |
| 95 | 11·44 | 17·77 | 30·07 | 18·80 | 253·27 | 95 |
| 96 | 4·00 | 6·21 | 10·51 | 6·56 | 88·49 | 96 |
| 97 | 1·00 | 1·55 | 2·63 | 1·63 | 22·10 | 97 |
| 98 | ·14 | ·22 | ·37 | ·22 | 3·08 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 38. 3 PER CENT

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 16 | 21·408 | ·3672 | ·1836 | 16 |
| 17 | 21·133 | ·3753 | ·1877 | 17 |
| 18 | 20·864 | ·3833 | ·1916 | 18 |
| 19 | 20·595 | ·3912 | ·1956 | 19 |
| 20 | 20·331 | ·3990 | ·1995 | 20 |
| 21 | 20·071 | ·4067 | ·2034 | 21 |
| 22 | 19·811 | ·4144 | ·2072 | 22 |
| 23 | 19·553 | ·4220 | ·2110 | 23 |
| 24 | 19·292 | ·4297 | ·2149 | 24 |
| 25 | 19·026 | ·4376 | ·2188 | 25 |
| 26 | 18·756 | ·4456 | ·2228 | 26 |
| 27 | 18·478 | ·4538 | ·2269 | 27 |
| 28 | 18·193 | ·4622 | ·2311 | 28 |
| 29 | 17·902 | ·4708 | ·2354 | 29 |
| 30 | 17·603 | ·4797 | ·2398 | 30 |
| 31 | 17·300 | ·4886 | ·2443 | 31 |
| 32 | 16·992 | ·4977 | ·2489 | 32 |
| 33 | 16·679 | ·5070 | ·2535 | 33 |
| 34 | 16·362 | ·5164 | ·2582 | 34 |
| 35 | 16·041 | ·5259 | ·2629 | 35 |
| 36 | 15·716 | ·5354 | ·2677 | 36 |
| 37 | 15·387 | ·5452 | ·2726 | 37 |
| 38 | 15·055 | ·5550 | ·2775 | 38 |
| 39 | 14·720 | ·5649 | ·2824 | 39 |
| 40 | 14·382 | ·5749 | ·2874 | 40 |
| 41 | 14·042 | ·5849 | ·2925 | 41 |
| 42 | 13·700 | ·5950 | ·2975 | 42 |
| 43 | 13·355 | ·6052 | ·3026 | 43 |
| 44 | 13·007 | ·6155 | ·3078 | 44 |
| 45 | 12·654 | ·6260 | ·3130 | 45 |
| 46 | 12·297 | ·6365 | ·3182 | 46 |
| 47 | 11·934 | ·6472 | ·3236 | 47 |
| 48 | 11·568 | ·6581 | ·3290 | 48 |
| 49 | 11·199 | ·6690 | ·3345 | 49 |
| 50 | 10·828 | ·6799 | ·3400 | 50 |
| 51 | 10·461 | ·6908 | ·3454 | 51 |
| 52 | 10·097 | ·7015 | ·3508 | 52 |
| 53 | 9·740 | ·7121 | ·3561 | 53 |
| 54 | 9·389 | ·7225 | ·3612 | 54 |

TABLE 38.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 9·043 | ·7327 | ·3663 | 55 |
| 56 | 8·699 | ·7429 | ·3714 | 56 |
| 57 | 8·358 | ·7529 | ·3765 | 57 |
| 58 | 8·018 | ·7630 | ·3815 | 58 |
| 59 | 7·677 | ·7731 | ·3865 | 59 |
| 60 | 7·338 | ·7831 | ·3915 | 60 |
| 61 | 7·002 | ·7930 | ·3965 | 61 |
| 62 | 6·671 | ·8028 | ·4014 | 62 |
| 63 | 6·347 | ·8124 | ·4062 | 63 |
| 64 | 6·032 | ·8217 | ·4109 | 64 |
| 65 | 5·728 | ·8307 | ·4153 | 65 |
| 66 | 5·437 | ·8393 | ·4196 | 66 |
| 67 | 5·158 | ·8475 | ·4238 | 67 |
| 68 | 4·892 | ·8554 | ·4277 | 68 |
| 69 | 4·637 | ·8629 | ·4315 | 69 |
| 70 | 4·391 | ·8702 | ·4351 | 70 |
| 71 | 4·153 | ·8772 | ·4386 | 71 |
| 72 | 3·921 | ·8841 | ·4420 | 72 |
| 73 | 3·693 | ·8908 | ·4454 | 73 |
| 74 | 3·470 | ·8974 | ·4487 | 74 |
| 75 | 3·255 | ·9038 | ·4519 | 75 |
| 76 | 3·048 | ·9099 | ·4550 | 76 |
| 77 | 2·852 | ·9157 | ·4578 | 77 |
| 78 | 2·670 | ·9211 | ·4605 | 78 |
| 79 | 2·500 | ·9261 | ·4631 | 79 |
| 80 | 2·342 | ·9308 | ·4654 | 80 |
| 81 | 2·192 | ·9352 | ·4676 | 81 |
| 82 | 2·052 | ·9393 | ·4697 | 82 |
| 83 | 1·919 | ·9433 | ·4716 | 83 |
| 84 | 1·794 | ·9470 | ·4735 | 84 |
| 85 | 1·679 | ·9504 | ·4752 | 85 |
| 86 | 1·574 | ·9535 | ·4767 | 86 |
| 87 | 1·481 | ·9562 | ·4781 | 87 |
| 88 | 1·395 | ·9588 | ·4794 | 88 |
| 89 | 1·313 | ·9612 | ·4806 | 89 |
| 90 | 1·227 | ·9637 | ·4819 | 90 |
| 91 | 1·132 | ·9665 | ·4833 | 91 |
| 92 | 1·019 | ·9699 | ·4849 | 92 |
| 93 | ·890 | ·9737 | ·4868 | 93 |
| 94 | ·749 | ·9779 | ·4889 | 94 |
| 95 | ·604 | ·9822 | ·4911 | 95 |
| 96 | ·439 | ·9870 | ·4935 | 96 |
| 97 | ·363 | ·9893 | ·4946 | 97 |
| 98 | ·332 | ·9902 | ·4951 | 98 |
| 99 | ... | ... | ... | 99 |
| 100 | ... | ... | ... | 100 |

3 PER CENT. TABLE 39. 3 PER CENT.

AREA 3.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

## Area 3.—Rural.

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 16 | 62316 | 1494083 | 24·473 | ·2766 | 16 |
| 17 | 60368 | 1433715 | 24·246 | ·2833 | 17 |
| 18 | 58470 | 1375245 | 24·018 | ·2901 | 18 |
| 19 | 56616 | 1318629 | 23·788 | ·2968 | 19 |
| 20 | 54806 | 1263823 | 23·557 | ·3037 | 20 |
| 21 | 53038 | 1210785 | 23·326 | ·3105 | 21 |
| 22 | 51314 | 1159471 | 23·092 | ·3174 | 22 |
| 23 | 49636 | 1109835 | 22·856 | ·3244 | 23 |
| 24 | 48008 | 1061827 | 22·615 | ·3315 | 24 |
| 25 | 46427 | 1015400 | 22·368 | ·3388 | 25 |
| 26 | 44896 | 970504 | 22·114 | ·3463 | 26 |
| 27 | 43414 | 927090 | 21·852 | ·3541 | 27 |
| 28 | 41976 | 885114 | 21·583 | ·3620 | 28 |
| 29 | 40579 | 844535 | 21·309 | ·3701 | 29 |
| 30 | 39220 | 805315 | 21·030 | ·3784 | 30 |
| 31 | 37899 | 767416 | 20·746 | ·3868 | 31 |
| 32 | 36612 | 730804 | 20·458 | ·3953 | 32 |
| 33 | 35359 | 695445 | 20·165 | ·4039 | 33 |
| 34 | 34140 | 661305 | 19·867 | ·4128 | 34 |
| 35 | 32953 | 628352 | 19·565 | ·4217 | 35 |
| 36 | 31800 | 596552 | 19·256 | ·4308 | 36 |
| 37 | 30679 | 565873 | 18·942 | ·4401 | 37 |
| 38 | 29590 | 536283 | 18·621 | ·4496 | 38 |
| 39 | 28529 | 507754 | 18·295 | ·4592 | 39 |
| 40 | 27497 | 480257 | 17·963 | ·4690 | 40 |
| 41 | 26492 | 453765 | 17·625 | ·4790 | 41 |
| 42 | 25514 | 428251 | 17·282 | ·4892 | 42 |
| 43 | 24560 | 403691 | 16·934 | ·4994 | 43 |
| 44 | 23629 | 380062 | 16·582 | ·5099 | 44 |
| 45 | 22721 | 357341 | 16·224 | ·5204 | 45 |
| 46 | 21836 | 335505 | 15·862 | ·5311 | 46 |
| 47 | 20974 | 314531 | 15·493 | ·5420 | 47 |
| 48 | 20134 | 294397 | 15·119 | ·5531 | 48 |
| 49 | 19315 | 275082 | 14·738 | ·5644 | 49 |
| 50 | 18513 | 256569 | 14·355 | ·5757 | 50 |
| 51 | 17726 | 238843 | 13·970 | ·5871 | 51 |
| 52 | 16953 | 221890 | 13·585 | ·5984 | 52 |
| 53 | 16190 | 205700 | 13·201 | ·6098 | 53 |
| 54 | 15439 | 190261 | 12·820 | ·6211 | 54 |

3 PER CENT. TABLE 39.—*continued.* 3 PER CENT.

AREA 3.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

Area 3.—Urban.

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 16 | 62316 | 1466621 | 24·032 | ·2896 | 16 |
| 17 | 60360 | 1406261 | 23·795 | ·2967 | 17 |
| 18 | 58447 | 1347814 | 23·558 | ·3036 | 18 |
| 19 | 56576 | 1291238 | 23·320 | ·3107 | 19 |
| 20 | 54747 | 1236491 | 23·083 | ·3177 | 20 |
| 21 | 52959 | 1183532 | 22·845 | ·3247 | 21 |
| 22 | 51214 | 1132318 | 22·607 | ·3318 | 22 |
| 23 | 49513 | 1082805 | 22·366 | ·3389 | 23 |
| 24 | 47858 | 1034947 | 22·123 | ·3461 | 24 |
| 25 | 46246 | 988701 | 21·877 | ·3533 | 25 |
| 26 | 44681 | 944020 | 21·625 | ·3608 | 26 |
| 27 | 43164 | 900856 | 21·368 | ·3684 | 27 |
| 28 | 41694 | 859162 | 21·104 | ·3762 | 28 |
| 29 | 40269 | 818893 | 20·833 | ·3842 | 29 |
| 30 | 38888 | 780005 | 20·555 | ·3924 | 30 |
| 31 | 37547 | 742458 | 20·271 | ·4008 | 31 |
| 32 | 36247 | 706211 | 19·980 | ·4094 | 32 |
| 33 | 34983 | 671228 | 19·684 | ·4182 | 33 |
| 34 | 33757 | 637471 | 19·381 | ·4271 | 34 |
| 35 | 32566 | 604905 | 19·072 | ·4363 | 35 |
| 36 | 31408 | 573497 | 18·757 | ·4456 | 36 |
| 37 | 30282 | 543215 | 18·436 | ·4550 | 37 |
| 38 | 29185 | 514030 | 18·110 | ·4647 | 38 |
| 39 | 28113 | 485917 | 17·781 | ·4744 | 39 |
| 40 | 27065 | 458852 | 17·451 | ·4842 | 40 |
| 41 | 26039 | 432813 | 17·119 | ·4940 | 41 |
| 42 | 25036 | 407777 | 16·785 | ·5039 | 42 |
| 43 | 24056 | 383721 | 16·448 | ·5138 | 43 |
| 44 | 23103 | 360618 | 16·106 | ·5239 | 44 |
| 45 | 22178 | 338440 | 15·757 | ·5342 | 45 |
| 46 | 21280 | 317160 | 15·401 | ·5448 | 46 |
| 47 | 20410 | 296750 | 15·036 | ·5555 | 47 |
| 48 | 19564 | 277186 | 14·664 | ·5666 | 48 |
| 49 | 18739 | 258447 | 14·288 | ·5777 | 49 |
| 50 | 17932 | 240515 | 13·909 | ·5889 | 50 |
| 51 | 17140 | 223375 | 13·528 | ·6001 | 51 |
| 52 | 16362 | 207013 | 13·148 | ·6114 | 52 |
| 53 | 15596 | 191417 | 12·769 | ·6226 | 53 |
| 54 | 14843 | 176574 | 12·392 | ·6337 | 54 |

TABLE 39.—*continued.*

Area 3.—Rural—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 55 | 14700 | 175561 | 12·439 | ·6323 | 55 |
| 56 | 13978 | 161583 | 12·056 | ·6436 | 56 |
| 57 | 13272 | 148311 | 11·671 | ·6550 | 57 |
| 58 | 12586 | 135725 | 11·280 | ·6666 | 58 |
| 59 | 11918 | 123807 | 10·883 | ·6783 | 59 |
| 60 | 11268 | 112539 | 10·483 | ·6901 | 60 |
| 61 | 10629 | 101910·4 | 10·083 | ·7020 | 61 |
| 62 | 9999·8 | 91910·6 | 9·686 | ·7137 | 62 |
| 63 | 9377·1 | 82533·5 | 9·296 | ·7252 | 63 |
| 64 | 8759·7 | 73773·8 | 8·916 | ·7365 | 64 |
| 65 | 8148·0 | 65625·8 | 8·548 | ·7473 | 65 |
| 66 | 7543·8 | 58082·0 | 8·192 | ·7578 | 66 |
| 67 | 6950·6 | 51131·4 | 7·850 | ·7680 | 67 |
| 68 | 6371·2 | 44760·2 | 7·518 | ·7778 | 68 |
| 69 | 5809·8 | 38950·4 | 7·196 | ·7873 | 69 |
| 70 | 5269·9 | 33680·5 | 6·883 | ·7966 | 70 |
| 71 | 4754·8 | 28925·7 | 6·575 | ·8056 | 71 |
| 72 | 4266·7 | 24659·0 | 6·271 | ·8146 | 72 |
| 73 | 3806·8 | 20852·2 | 5·968 | ·8236 | 73 |
| 74 | 3374·7 | 17477·5 | 5·669 | ·8324 | 74 |
| 75 | 2969·8 | 14507·7 | 5·374 | ·8412 | 75 |
| 76 | 2591·0 | 11916·7 | 5·087 | ·8496 | 76 |
| 77 | 2237·9 | 9678·8 | 4·812 | ·8578 | 77 |
| 78 | 1911·6 | 7767·2 | 4·549 | ·8655 | 78 |
| 79 | 1614·0 | 6153·2 | 4·297 | ·8730 | 79 |
| 80 | 1346·8 | 4806·4 | 4·053 | ·8802 | 80 |
| 81 | 1110·1 | 3696·29 | 3·813 | ·8873 | 81 |
| 82 | 902·65 | 2793·64 | 3·577 | ·8943 | 82 |
| 83 | 722·05 | 2071·59 | 3·350 | ·9010 | 83 |
| 84 | 565·94 | 1505·65 | 3·139 | ·9072 | 84 |
| 85 | 433·24 | 1072·41 | 2·952 | ·9127 | 85 |
| 86 | 324·18 | 748·23 | 2·783 | ·9177 | 86 |
| 87 | 237·48 | 510·75 | 2·624 | ·9224 | 87 |
| 88 | 170·35 | 340·40 | 2·469 | ·9270 | 88 |
| 89 | 119·66 | 220·74 | 2·314 | ·9316 | 89 |
| 90 | 82·34 | 138·40 | 2·149 | ·9364 | 90 |
| 91 | 55·38 | 83·02 | 1·965 | ·9419 | 91 |
| 92 | 36·16 | 46·86 | 1·759 | ·9480 | 92 |
| 93 | 22·59 | 24·27 | 1·533 | ·9547 | 93 |
| 94 | 13·19 | 11·08 | 1·291 | ·9618 | 94 |
| 95 | 6·90 | 4·18 | 1·045 | ·9691 | 95 |
| 96 | 3·04 | 1·14 | ·798 | ·9764 | 96 |
| 97 | ·97 | ·17 | ·591 | ·9825 | 97 |
| 98 | ·17 | ·00 | ·416 | ·9877 | 98 |
| 99 | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | 100 |

TABLE 39.—*continued.*

Area 3.—Urban—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 55 | 14102 | 162472 | 12·017 | ·6448 | 55 |
| 56 | 13376 | 149096 | 11·643 | ·6558 | 56 |
| 57 | 12663 | 136433 | 11·269 | ·6669 | 57 |
| 58 | 11965 | 124468 | 10·897 | ·6779 | 58 |
| 59 | 11283 | 113184·5 | 10·526 | ·6889 | 59 |
| 60 | 10616 | 102568·5 | 10·156 | ·6998 | 60 |
| 61 | 9965·8 | 92602·7 | 9·787 | ·7107 | 61 |
| 62 | 9331·7 | 83271·0 | 9·417 | ·7216 | 62 |
| 63 | 8714·3 | 74556·7 | 9·050 | ·7325 | 63 |
| 64 | 8113·5 | 66443·2 | 8·683 | ·7433 | 64 |
| 65 | 7529·0 | 58914·2 | 8·319 | ·7541 | 65 |
| 66 | 6959·9 | 51954·3 | 7·958 | ·7648 | 66 |
| 67 | 6405·8 | 45548·5 | 7·604 | ·7752 | 67 |
| 68 | 5866·2 | 39682·3 | 7·257 | ·7855 | 68 |
| 69 | 5342·1 | 34340·2 | 6·920 | ·7955 | 69 |
| 70 | 4834·7 | 29505·5 | 6·594 | ·8051 | 70 |
| 71 | 4346·6 | 25158·9 | 6·279 | ·8144 | 71 |
| 72 | 3880·0 | 21278·9 | 5·974 | ·8234 | 72 |
| 73 | 3438·3 | 17840·6 | 5·679 | ·8321 | 73 |
| 74 | 3023·6 | 14817·0 | 5·389 | ·8407 | 74 |
| 75 | 2637·1 | 12179·9 | 5·107 | ·8490 | 75 |
| 76 | 2279·1 | 9900·8 | 4·831 | ·8572 | 76 |
| 77 | 1949·7 | 7951·1 | 4·564 | ·8651 | 77 |
| 78 | 1648·1 | 6303·0 | 4·310 | ·8726 | 78 |
| 79 | 1374·4 | 4928·6 | 4·070 | ·8797 | 79 |
| 80 | 1128·9 | 3799·73 | 3·849 | ·8862 | 80 |
| 81 | 912·24 | 2887·49 | 3·647 | ·8922 | 81 |
| 82 | 724·90 | 2162·59 | 3·463 | ·8976 | 82 |
| 83 | 567·14 | 1595·45 | 3·292 | ·9027 | 83 |
| 84 | 437·78 | 1157·67 | 3·122 | ·9077 | 84 |
| 85 | 333·11 | 824·56 | 2·951 | ·9128 | 85 |
| 86 | 249·26 | 575·30 | 2·783 | ·9177 | 86 |
| 87 | 182·59 | 392·71 | 2·624 | ·9224 | 87 |
| 88 | 130·98 | 261·73 | 2·469 | ·9270 | 88 |
| 89 | 92·01 | 169·72 | 2·314 | ·9316 | 89 |
| 90 | 63·31 | 106·41 | 2·149 | ·9365 | 90 |
| 91 | 42·58 | 63·83 | 1·965 | ·9419 | 91 |
| 92 | 27·80 | 36·03 | 1·759 | ·9480 | 92 |
| 93 | 17·37 | 18·66 | 1·532 | ·9547 | 93 |
| 94 | 10·14 | 8·52 | 1·291 | ·9618 | 94 |
| 95 | 5·31 | 3·21 | 1·045 | ·9691 | 95 |
| 96 | 2·33 | ·88 | ·798 | ·9764 | 96 |
| 97 | ·75 | ·13 | ·590 | ·9825 | 97 |
| 98 | ·13 | ·00 | ·416 | ·9877 | 98 |
| 99 | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | 100 |

3 PER CENT. TABLE 40. 3 PER CENT.

## WHOLE SOCIETY.

### COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 62316 | 1485586 | 24·337 | ·2806 | ·01153 | 16 |
| 17 | 60380 | 1425206 | 24·101 | ·2876 | ·01193 | 17 |
| 18 | 58486 | 1366720 | 23·865 | ·2946 | ·01234 | 18 |
| 19 | 56636 | 1310084 | 23·629 | ·3015 | ·01276 | 19 |
| 20 | 54830 | 1255254 | 23·391 | ·3086 | ·01319 | 20 |
| 21 | 53065 | 1202189 | 23·152 | ·3157 | ·01364 | 21 |
| 22 | 51343 | 1150846 | 22·911 | ·3228 | ·01409 | 22 |
| 23 | 49664 | 1101182 | 22·670 | ·3299 | ·01455 | 23 |
| 24 | 48030 | 1053152 | 22·425 | ·3371 | ·01503 | 24 |
| 25 | 46440 | 1006712 | 22·175 | ·3445 | ·01554 | 25 |
| 26 | 44894 | 961818 | 21·921 | ·3520 | ·01606 | 26 |
| 27 | 43394 | 918424 | 21·662 | ·3597 | ·01661 | 27 |
| 28 | 41937 | 876487 | 21·397 | ·3675 | ·01718 | 28 |
| 29 | 40524 | 835963 | 21·126 | ·3755 | ·01778 | 29 |
| 30 | 39151 | 796812 | 20·849 | ·3837 | ·01840 | 30 |
| 31 | 37818 | 758994 | 20·567 | ·3921 | ·01907 | 31 |
| 32 | 36523 | 722471 | 20·278 | ·4006 | ·01976 | 32 |
| 33 | 35265 | 687206 | 19·984 | ·4093 | ·02048 | 33 |
| 34 | 34042 | 653164 | 19·684 | ·4182 | ·02124 | 34 |
| 35 | 32851 | 620313 | 19·380 | ·4271 | ·02204 | 35 |
| 36 | 31693 | 588620 | 19·069 | ·4363 | ·02288 | 36 |
| 37 | 30566 | 558054 | 18·754 | ·4457 | ·02376 | 37 |
| 38 | 29468 | 528586 | 18·435 | ·4551 | ·02469 | 38 |
| 39 | 28397 | 500189 | 18·111 | ·4647 | ·02566 | 39 |
| 40 | 27352 | 472837 | 17·784 | ·4743 | ·02667 | 40 |
| 41 | 26334 | 446503 | 17·452 | ·4841 | ·02774 | 41 |
| 42 | 25341 | 421162 | 17·117 | ·4940 | ·02886 | 42 |
| 43 | 24374 | 396788 | 16·776 | ·5041 | ·03005 | 43 |
| 44 | 23432 | 373356 | 16·431 | ·5143 | ·03131 | 44 |
| 45 | 22515 | 350841 | 16·079 | ·5247 | ·03263 | 45 |
| 46 | 21624 | 329217 | 15·722 | ·5353 | ·03404 | 46 |
| 47 | 20756 | 308461 | 15·358 | ·5460 | ·03556 | 47 |
| 48 | 19911 | 288550 | 14·988 | ·5570 | ·03716 | 48 |
| 49 | 19087 | 269463 | 14·613 | ·5681 | ·03887 | 49 |
| 50 | 18280 | 251183 | 14·237 | ·5792 | ·04068 | 50 |
| 51 | 17489 | 233694 | 13·858 | ·5904 | ·04260 | 51 |
| 52 | 16714 | 216980 | 13·478 | ·6016 | ·04464 | 52 |
| 53 | 15951 | 201029 | 13·099 | ·6128 | ·04679 | 53 |
| 54 | 15203 | 185826 | 12·719 | ·6240 | ·04907 | 54 |

TALE 40.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annuity. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 14470 | 171356 | 12·337 | ·6353 | ·05150 | 55 |
| 56 | 13753 | 157603 | 11·955 | ·6466 | ·05409 | 56 |
| 57 | 13052 | 144551 | 11·571 | ·6580 | ·05686 | 57 |
| 58 | 12366 | 132185 | 11·184 | ·6694 | ·05986 | 58 |
| 59 | 11695 | 120490 | 10·798 | ·6808 | ·06305 | 59 |
| 60 | 11037 | 109453 | 10·412 | ·6922 | ·06648 | 60 |
| 61 | 10390 | 99063 | 10·030 | ·7035 | ·07014 | 61 |
| 62 | 9752·8 | 89309·8 | 9·652 | ·7147 | ·07405 | 62 |
| 63 | 9126·4 | 80183·4 | 9·280 | ·7257 | ·07820 | 63 |
| 64 | 8510·6 | 71672·8 | 8·916 | ·7364 | ·08260 | 64 |
| 65 | 7907·2 | 63765·6 | 8·558 | ·7470 | ·08729 | 65 |
| 66 | 7318·1 | 56447·5 | 8·206 | ·7574 | ·09230 | 66 |
| 67 | 6745·7 | 49701·8 | 7·861 | ·7676 | ·09765 | 67 |
| 68 | 6191·4 | 43510·4 | 7·521 | ·7777 | ·10340 | 68 |
| 69 | 5656·4 | 37854·0 | 7·184 | ·7877 | ·10964 | 69 |
| 70 | 5141·7 | 32712·3 | 6·854 | ·7974 | ·11634 | 70 |
| 71 | 4647·6 | 28064·7 | 6·530 | ·8070 | ·12358 | 71 |
| 72 | 4174·7 | 23890·0 | 6·214 | ·8163 | ·13137 | 72 |
| 73 | 3724·1 | 20165·9 | 5·905 | ·8254 | ·13979 | 73 |
| 74 | 3296·5 | 16869·4 | 5·607 | ·8343 | ·14879 | 74 |
| 75 | 2892·7 | 13976·7 | 5·321 | ·8427 | ·15838 | 75 |
| 76 | 2514·1 | 11462·6 | 5·047 | ·8508 | ·16858 | 76 |
| 77 | 2162·4 | 9300·2 | 4·788 | ·8585 | ·17930 | 77 |
| 78 | 1838·7 | 7461·5 | 4·544 | ·8657 | ·19051 | 78 |
| 79 | 1544·7 | 5916·8 | 4·315 | ·8725 | ·20219 | 79 |
| 80 | 1281·0 | 4635·8 | 4·103 | ·8787 | ·21416 | 80 |
| 81 | 1048·1 | 3587·7 | 3·906 | ·8845 | ·22646 | 81 |
| 82 | 845·71 | 2742·00 | 3·724 | ·8899 | ·23897 | 82 |
| 83 | 672·79 | 2069·21 | 3·556 | ·8949 | ·25166 | 83 |
| 84 | 527·80 | 1541·41 | 3·399 | ·8995 | ·26465 | 84 |
| 85 | 408·33 | 1133·08 | 3·253 | ·9038 | ·27785 | 85 |
| 86 | 311·52 | 821·56 | 3·114 | ·9080 | ·29157 | 86 |
| 87 | 234·35 | 587·21 | 2·982 | ·9118 | ·30579 | 87 |
| 88 | 173·75 | 413·46 | 2·854 | ·9156 | ·32083 | 88 |
| 89 | 126·91 | 286·55 | 2·731 | ·9193 | ·33661 | 89 |
| 90 | 91·19 | 195·36 | 2·614 | ·9227 | ·35300 | 90 |
| 91 | 64·56 | 130·80 | 2·497 | ·9262 | ·37092 | 91 |
| 92 | 44·95 | 85·85 | 2·379 | ·9297 | ·39079 | 92 |
| 93 | 30·84 | 55·01 | 2·251 | ·9335 | ·41469 | 93 |
| 94 | 20·81 | 34·20 | 2·109 | ·9377 | ·44460 | 94 |
| 95 | 13·81 | 20·39 | 1·942 | ·9426 | ·48538 | 95 |
| 96 | 8·96 | 11·43 | 1·739 | ·9486 | ·54548 | 96 |
| 97 | 5·57 | 5·86 | 1·511 | ·9553 | ·63225 | 97 |
| 98 | 3·31 | 2·55 | 1·223 | ·9639 | ·78810 | 98 |
| 99 | 1·77 | ·78 | ·883 | ·9739 | 1·10294 | 99 |
| 100 | ·78 | ·00 | ·416 | ·9876 | 2·37428 | 100 |

3 PER CENT. TABLE 41. 3 PER CENT.

## WHOLE SOCIETY.

### VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 22·05 | 4·72 | 4·48 | 4·80 | 17·49 | 53·54 | 16 |
| 17 | 21·82 | 4·82 | 4·61 | 4·95 | 18·05 | 54·24 | 17 |
| 18 | 21·61 | 4·92 | 4·73 | 5·11 | 18·63 | 55·00 | 18 |
| 19 | 21·45 | 5·01 | 4·86 | 5·27 | 19·24 | 55·83 | 19 |
| 20 | 21·33 | 5·11 | 4·98 | 5·44 | 19·87 | 56·73 | 20 |
| 21 | 21·27 | 5·20 | 5·11 | 5·60 | 20·53 | 57·70 | 21 |
| 22 | 21·24 | 5·29 | 5·23 | 5·76 | 21·21 | 58·73 | 22 |
| 23 | 21·24 | 5·39 | 5·35 | 5·93 | 21·91 | 59·81 | 23 |
| 24 | 21·25 | 5·48 | 5·48 | 6·09 | 22·63 | 60·93 | 24 |
| 25 | 21·27 | 5·57 | 5·61 | 6·26 | 23·37 | 62·09 | 25 |
| 26 | 21·30 | 5·67 | 5·74 | 6·44 | 24·14 | 63·29 | 26 |
| 27 | 21·32 | 5·77 | 5·88 | 6·62 | 24·92 | 64·51 | 27 |
| 28 | 21·35 | 5·87 | 6·02 | 6·80 | 25·73 | 65·78 | 28 |
| 29 | 21·39 | 5·98 | 6·16 | 6·99 | 26·57 | 67·09 | 29 |
| 30 | 21·42 | 6·09 | 6·31 | 7·19 | 27·44 | 68·45 | 30 |
| 31 | 21·45 | 6·20 | 6·46 | 7·40 | 28·33 | 69·83 | 31 |
| 32 | 21·47 | 6·31 | 6·62 | 7·60 | 29·26 | 71·26 | 32 |
| 33 | 21·50 | 6·42 | 6·78 | 7·81 | 30·22 | 72·72 | 33 |
| 34 | 21·52 | 6·53 | 6·94 | 8·03 | 31·20 | 74·22 | 34 |
| 35 | 21·53 | 6·65 | 7·11 | 8·25 | 32·21 | 75·76 | 35 |
| 36 | 21·54 | 6·76 | 7·28 | 8·49 | 33·26 | 77·33 | 36 |
| 37 | 21·55 | 6·88 | 7·45 | 8·73 | 34·34 | 78·95 | 37 |
| 38 | 21·55 | 7·00 | 7·63 | 8·98 | 35·45 | 80·61 | 38 |
| 39 | 21·54 | 7·12 | 7·80 | 9·24 | 36·60 | 82·31 | 39 |
| 40 | 21·53 | 7·24 | 7·99 | 9·50 | 37·79 | 84·04 | 40 |
| 41 | 21·50 | 7·36 | 8·17 | 9·77 | 39·02 | 85·81 | 41 |
| 42 | 21·46 | 7·48 | 8·36 | 10·04 | 40·29 | 87·63 | 42 |
| 43 | 21·42 | 7·60 | 8·55 | 10·32 | 41·60 | 89·50 | 43 |
| 44 | 21·36 | 7·72 | 8·74 | 10·61 | 42·97 | 91·41 | 44 |
| 45 | 21·29 | 7·84 | 8·94 | 10·92 | 44·38 | 93·38 | 45 |
| 46 | 21·22 | 7·96 | 9·14 | 11·23 | 45·85 | 95·40 | 46 |
| 47 | 21·12 | 8·08 | 9·35 | 11·56 | 47·37 | 97·47 | 47 |
| 48 | 21·01 | 8·20 | 9·55 | 11·88 | 48·94 | 99·58 | 48 |
| 49 | 20·89 | 8·31 | 9·76 | 12·23 | 50·56 | 101·74 | 49 |
| 50 | 20·75 | 8·41 | 9·97 | 12·57 | 52·24 | 103·95 | 50 |
| 51 | 20·59 | 8·52 | 10·19 | 12·94 | 53·98 | 106·22 | 51 |
| 52 | 20·41 | 8·62 | 10·41 | 13·32 | 55·78 | 108·54 | 52 |
| 53 | 20·22 | 8·71 | 10·63 | 13·69 | 57·65 | 110·91 | 53 |
| 54 | 20·02 | 8·81 | 10·86 | 14·09 | 59·57 | 113·34 | 54 |

TABLE 41.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 19·79 | 8·89 | 11·07 | 14·50 | 61·56 | 115·82 | 55 |
| 56 | 19·54 | 8·96 | 11·29 | 14·91 | 63 63 | 118·33 | 56 |
| 57 | 19·25 | 9·03 | 11·49 | 15·32 | 65·78 | 120·87 | 57 |
| 58 | 18·94 | 9·08 | 11·68 | 15·75 | 68 01 | 123·45 | 58 |
| 59 | 18·59 | 9·11 | 11·85 | 16·15 | 70·35 | 126·05 | 59 |
| 60 | 18·22 | 9·12 | 12·01 | 16·55 | 72·79 | 128·68 | 60 |
| 61 | 17·82 | 9·12 | 12·14 | 16·93 | 75·34 | 131·34 | 61 |
| 62 | 17·39 | 9·09 | 12·25 | 17·29 | 77·98 | 133·99 | 62 |
| 63 | 16·92 | 9·04 | 12·33 | 17·63 | 80·70 | 136·62 | 63 |
| 64 | 16·42 | 8·98 | 12·38 | 17·92 | 83·47 | 139·18 | 64 |
| 65 | 15·89 | 8·89 | 12·41 | 18·17 | 86·27 | 141·64 | 65 |
| 66 | 15·32 | 8·78 | 12·41 | 18 38 | 89·06 | 143·96 | 66 |
| 67 | 14·71 | 8·65 | 12·36 | 18·54 | 91·82 | 146·09 | 67 |
| 68 | 14·06 | 8·48 | 12·27 | 18·62 | 94·51 | 147·94 | 68 |
| 69 | 13·38 | 8·26 | 12·11 | 18·62 | 97·08 | 149·45 | 69 |
| 70 | 12·67 | 8·01 | 11·88 | 18·52 | 99·47 | 150·54 | 70 |
| 71 | 11·94 | 7·71 | 11·58 | 18·28 | 101·63 | 151·15 | 71 |
| 72 | 11·22 | 7·39 | 11·21 | 17·95 | 103·52 | 151·29 | 72 |
| 73 | 10·50 | 7·05 | 10·79 | 17·51 | 105·09 | 150·95 | 73 |
| 74 | 9·80 | 6·70 | 10·33 | 16·96 | 106·34 | 150·13 | 74 |
| 75 | 9·11 | 6·35 | 9·83 | 16·33 | 107·25 | 148·86 | 75 |
| 76 | 8·43 | 5·99 | 9·30 | 15·62 | 107·85 | 147·19 | 76 |
| 77 | 7·78 | 5·63 | 8·76 | 14·83 | 108·14 | 145·13 | 77 |
| 78 | 7·15 | 5·26 | 8·21 | 13·99 | 108·12 | 142·73 | 78 |
| 79 | 6·55 | 4·89 | 7·67 | 13·15 | 107·79 | 140·05 | 79 |
| 80 | 5·99 | 4·54 | 7·14 | 12·31 | 107·12 | 137·10 | 80 |
| 81 | 5·49 | 4·20 | 6·64 | 11·48 | 106·12 | 133·92 | 81 |
| 82 | 5·02 | 3·88 | 6·18 | 10·69 | 104·76 | 130·53 | 82 |
| 83 | 4·60 | 3·58 | 5·77 | 9·94 | 103·10 | 126·99 | 83 |
| 84 | 4·21 | 3·32 | 5·40 | 9·24 | 101·18 | 123·35 | 84 |
| 85 | 3·85 | 3·09 | 5·07 | 8·63 | 99·03 | 119·67 | 85 |
| 86 | 3·53 | 2·89 | 4·78 | 8·11 | 96·71 | 116·02 | 86 |
| 87 | 3·26 | 2·75 | 4·52 | 7·69 | 94·23 | 112·45 | 87 |
| 88 | 3·05 | 2·63 | 4·33 | 7·32 | 91·68 | 109·00 | 88 |
| 89 | 2·92 | 2·51 | 4·15 | 7·00 | 89·00 | 105·58 | 89 |
| 90 | 2·80 | 2·41 | 3·97 | 6·71 | 86·29 | 102·18 | 90 |
| 91 | 2·67 | 2·30 | 3·79 | 6·42 | 83·11 | 98·30 | 91 |
| 92 | 2·55 | 2 20 | 3·62 | 6·12 | 79·28 | 93·77 | 92 |
| 93 | 2·42 | 2·08 | 3·43 | 5·80 | 75·11 | 88·84 | 93 |
| 94 | 2·27 | 1·95 | 3·22 | 5·44 | 70 48 | 83·36 | 94 |
| 95 | 2·09 | 1·80 | 2·97 | 5·01 | 64·97 | 76·84 | 95 |
| 96 | 1·88 | 1·62 | 2·66 | 4·51 | 58·35 | 69·02 | 96 |
| 97 | 1·64 | 1·41 | 2·33 | 3·94 | 50·96 | 60·27 | 97 |
| 98 | 1·34 | 1·15 | 1·90 | 3·22 | 41·65 | 49·26 | 98 |
| 99 | 1·00 | ·85 | 1·41 | 2·38 | 30·82 | 36·45 | 99 |
| 100 | ·52 | ·45 | ·74 | 1·24 | 16·26 | 19·22 | 100 |

3 PER CENT. TABLE 42. 3 PER CENT.

## WHOLE SOCIETY.

### COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12|12}$ | After Two Years. $K_x^{24|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1374333 | 1668569 | 1947944 | 298992 | 1089698 | 16 |
| 17 | 1317288 | 1608210 | 1886297 | 298992 | 1089698 | 17 |
| 18 | 1263865 | 1551399 | 1828060 | 298992 | 1089698 | 18 |
| 19 | 1214657 | 1498565 | 1773615 | 298646 | 1089698 | 19 |
| 20 | 1169687 | 1449750 | 1722849 | 297978 | 1089642 | 20 |
| 21 | 1128530 | 1404548 | 1675435 | 297008 | 1089426 | 21 |
| 22 | 1090478 | 1362268 | 1630754 | 295756 | 1088956 | 22 |
| 23 | 1054727 | 1322174 | 1588084 | 294292 | 1088148 | 23 |
| 24 | 1020588 | 1283738 | 1547010 | 292583 | 1086976 | 24 |
| 25 | 987765 | 1246617 | 1507197 | 290835 | 1085418 | 25 |
| 26 | 956031 | 1210636 | 1468523 | 289008 | 1083546 | 26 |
| 27 | 925312 | 1175768 | 1430918 | 287199 | 1081427 | 27 |
| 28 | 895578 | 1141939 | 1394359 | 285321 | 1079166 | 28 |
| 29 | 866680 | 1109001 | 1358742 | 283424 | 1076775 | 29 |
| 30 | 838560 | 1076858 | 1323930 | 281511 | 1074266 | 30 |
| 31 | 811125 | 1045421 | 1289838 | 279510 | 1071611 | 31 |
| 32 | 784292 | 1014612 | 1256390 | 277466 | 1068712 | 32 |
| 33 | 758057 | 984394 | 1223480 | 275384 | 1065554 | 33 |
| 34 | 732418 | 954770 | 1191119 | 273307 | 1062054 | 34 |
| 35 | 707337 | 925710 | 1159250 | 271233 | 1058242 | 35 |
| 36 | 682782 | 897154 | 1127822 | 269135 | 1054080 | 36 |
| 37 | 658722 | 869048 | 1096790 | 266958 | 1049566 | 37 |
| 38 | 635073 | 841347 | 1066058 | 264706 | 1044675 | 38 |
| 39 | 611786 | 813952 | 1035568 | 262305 | 1039381 | 39 |
| 40 | 588821 | 786862 | 1005273 | 259798 | 1033639 | 40 |
| 41 | 566196 | 760051 | 975161 | 257194 | 1027467 | 41 |
| 42 | 543928 | 733521 | 945273 | 254456 | 1020931 | 42 |
| 43 | 522032 | 707326 | 915648 | 251647 | 1014047 | 43 |
| 44 | 500547 | 681491 | 886325 | 248755 | 1006853 | 44 |
| 45 | 479462 | 656019 | 857316 | 245815 | 999342 | 45 |
| 46 | 458765 | 630909 | 828587 | 242836 | 991465 | 46 |
| 47 | 438427 | 606122 | 800093 | 239806 | 983181 | 47 |
| 48 | 418402 | 581584 | 771754 | 236674 | 974419 | 48 |
| 49 | 398673 | 557235 | 743525 | 233399 | 965062 | 49 |
| 50 | 379227 | 533045 | 715356 | 229944 | 955012 | 50 |
| 51 | 360059 | 509013 | 687247 | 226315 | 944122 | 51 |
| 52 | 341183 | 485196 | 659190 | 222485 | 932308 | 52 |
| 53 | 322617 | 461585 | 631203 | 218452 | 919506 | 53 |
| 54 | 304349 | 438209 | 603249 | 214215 | 905677 | 54 |

TABLE 42.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\,At}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 286371 | 415010 | 575274 | 209765 | 890859 | 55 |
| 56 | 268666 | 391972 | 547227 | 205067 | 875101 | 56 |
| 57 | 251261 | 369100 | 519076 | 200056 | 858486 | 57 |
| 58 | 234173 | 346409 | 490845 | 194682 | 841029 | 58 |
| 59 | 217432 | 323943 | 462558 | 188909 | 822688 | 59 |
| 60 | 201071 | 301742 | 434243 | 182671 | 803327 | 60 |
| 61 | 185114 | 279819 | 405927 | 175934 | 782711 | 61 |
| 62 | 169559 | 258204 | 377637 | 168675 | 760532 | 62 |
| 63 | 154433 | 236964 | 349471 | 160862 | 736499 | 63 |
| 64 | 139783 | 216187 | 321572 | 152514 | 710407 | 64 |
| 65 | 125662 | 195969 | 294101 | 143718 | 682156 | 65 |
| 66 | 112133 | 176414 | 267210 | 134550 | 651781 | 66 |
| 67 | 99250·2 | 157585 | 240994 | 125075 | 619401 | 67 |
| 68 | 87070·2 | 139547 | 215521 | 115325 | 585142 | 68 |
| 69 | 75667·2 | 122401 | 190921 | 105336 | 549109 | 69 |
| 70 | 65124·2 | 106289 | 167395 | 95177 | 511441 | 70 |
| 71 | 55497·4 | 91345·1 | 145177 | 84988 | 472347 | 71 |
| 72 | 46826·6 | 77688·1 | 124511 | 74938 | 432162 | 72 |
| 73 | 39107·3 | 65375·1 | 105568 | 65197 | 391368 | 73 |
| 74 | 32299·3 | 54397·1 | 88437·5 | 55922·5 | 350528 | 74 |
| 75 | 26347·2 | 44709·9 | 73135·5 | 47236·5 | 310252 | 75 |
| 76 | 21201·9 | 36256·1 | 59639·5 | 39252·5 | 271156 | 76 |
| 77 | 16817·5 | 28979·8 | 47918·5 | 32062·5 | 233835 | 77 |
| 78 | 13140·4 | 22810·7 | 37908·5 | 25735·5 | 198803 | 78 |
| 79 | 10117·5 | 17677·4 | 29519·1 | 20305·9 | 166493 | 79 |
| 80 | 7679·26 | 13490·9 | 22636·2 | 15758·8 | 137223 | 80 |
| 81 | 5748·76 | 10147·5 | 17107·7 | 12033·3 | 111217 | 81 |
| 82 | 4246·36 | 7524·68 | 12752·8 | 9042·5 | 88594·7 | 82 |
| 83 | 3093·36 | 5505 28 | 9385·46 | 6686·74 | 69366·7 | 83 |
| 84 | 2220·81 | 3973·48 | 6824·16 | 4878·04 | 53402·7 | 84 |
| 85 | 1571·83 | 2831·58 | 4903·36 | 3521·84 | 40437·7 | 85 |
| 86 | 1099·06 | 1999·20 | 3488·66 | 2526·54 | 30126·7 | 86 |
| 87 | 763·21 | 1406·75 | 2466·36 | 1802·74 | 22083·8 | 87 |
| 88 | 530·06 | 986·27 | 1738·40 | 1271·80 | 15928·6 | 88 |
| 89 | 370·76 | 689·87 | 1215·96 | 889·54 | 11294·8 | 89 |
| 90 | 255·22 | 474·89 | 837·03 | 612·34 | 7868·44 | 90 |
| 91 | 172·72 | 321·38 | 566·45 | 414·42 | 5365·64 | 91 |
| 92 | 114·72 | 213·45 | 376·22 | 275·25 | 3563·74 | 92 |
| 93 | 74·58 | 138·76 | 244·57 | 178·90 | 2316·74 | 93 |
| 94 | 47·23 | 87·86 | 154·86 | 113·30 | 1466·95 | 94 |
| 95 | 28·90 | 53·75 | 94·73 | 69·32 | 897·40 | 95 |
| 96 | 16 84 | 31·32 | 55·19 | 40·39 | 522·88 | 96 |
| 97 | 9·15 | 17·01 | 29·97 | 21·93 | 283·96 | 97 |
| 98 | 4·45 | 8·26 | 14·56 | 10·65 | 137·94 | 98 |
| 99 | 1·76 | 3·26 | 5·75 | 4·21 | 54·50 | 99 |
| 100 | ·41 | ·76 | 1·34 | ·97 | 12·69 | 100 |

3 PER CENT. TABLE 43. 3 PER CENT

## WHOLE SOCIETY.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 16 | 21·586 | ·3619 | ·1810 | 16 |
| 17 | 21·306 | ·3702 | ·1851 | 17 |
| 18 | 21·030 | ·3784 | ·1892 | 18 |
| 19 | 20·754 | ·3865 | ·1933 | 19 |
| 20 | 20·481 | ·3946 | ·1973 | 20 |
| 21 | 20·211 | ·4026 | ·2013 | 21 |
| 22 | 19·942 | ·4105 | ·2053 | 22 |
| 23 | 19·674 | ·4185 | ·2092 | 23 |
| 24 | 19·404 | ·4264 | ·2132 | 24 |
| 25 | 19·132 | ·4345 | ·2172 | 25 |
| 26 | 18·856 | ·4426 | ·2213 | 26 |
| 27 | 18·576 | ·4509 | ·2255 | 27 |
| 28 | 18·290 | ·4594 | ·2297 | 28 |
| 29 | 17·998 | ·4680 | ·2340 | 29 |
| 30 | 17·700 | ·4768 | ·2384 | 30 |
| 31 | 17·398 | ·4857 | ·2429 | 31 |
| 32 | 17·089 | ·4949 | ·2474 | 32 |
| 33 | 16·776 | ·5041 | ·2521 | 33 |
| 34 | 16·459 | ·5135 | ·2567 | 34 |
| 35 | 16·138 | ·5230 | ·2615 | 35 |
| 36 | 15·812 | ·5326 | ·2663 | 36 |
| 37 | 15·483 | ·5423 | ·2712 | 37 |
| 38 | 15·151 | ·5522 | ·2761 | 38 |
| 39 | 14·818 | ·5620 | ·2810 | 39 |
| 40 | 14·483 | ·5719 | ·2859 | 40 |
| 41 | 14·146 | ·5819 | ·2909 | 41 |
| 42 | 13·808 | ·5918 | ·2959 | 42 |
| 43 | 13·465 | ·6020 | ·3010 | 43 |
| 44 | 13·121 | ·6122 | ·3061 | 44 |
| 45 | 12·771 | ·6225 | ·3113 | 45 |
| 46 | 12·417 | ·6330 | ·3165 | 46 |
| 47 | 12·057 | ·6436 | ·3218 | 47 |
| 48 | 11·693 | ·6544 | ·3272 | 48 |
| 49 | 11·327 | ·6652 | ·3326 | 49 |
| 50 | 10·960 | ·6760 | ·3380 | 50 |
| 51 | 10·596 | ·6868 | ·3434 | 51 |
| 52 | 10·231 | ·6976 | ·3488 | 52 |
| 53 | 9·873 | ·7082 | ·3541 | 53 |
| 54 | 9·518 | ·7187 | ·3593 | 54 |

TABLE 43.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 9·165 | ·7291 | ·3645 | 55 |
| 56 | 8·813 | ·7395 | ·3698 | 56 |
| 57 | 8·462 | ·7499 | ·3749 | 57 |
| 58 | 8·112 | ·7602 | ·3801 | 58 |
| 59 | 7·764 | ·7705 | ·3852 | 59 |
| 60 | 7·418 | ·7807 | ·3904 | 60 |
| 61 | 7·080 | ·7907 | ·3954 | 61 |
| 62 | 6·750 | ·8005 | ·4002 | 62 |
| 63 | 6·431 | ·8099 | ·4050 | 63 |
| 64 | 6·122 | ·8190 | ·4095 | 64 |
| 65 | 5·824 | ·8279 | ·4139 | 65 |
| 66 | 5·536 | ·8364 | ·4182 | 66 |
| 67 | 5·255 | ·8447 | ·4223 | 67 |
| 68 | 4·983 | ·8527 | ·4264 | 68 |
| 69 | 4·715 | ·8606 | ·4303 | 69 |
| 70 | 4·454 | ·8683 | ·4342 | 70 |
| 71 | 4·201 | ·8758 | ·4379 | 71 |
| 72 | 3·955 | ·8831 | ·4415 | 72 |
| 73 | 3·718 | ·8901 | ·4451 | 73 |
| 74 | 3·492 | ·8968 | ·4484 | 74 |
| 75 | 3·275 | ·9032 | ·4516 | 75 |
| 76 | 3·072 | ·9092 | ·4546 | 76 |
| 77 | 2·881 | ·9148 | ·4574 | 77 |
| 78 | 2·704 | ·9201 | ·4600 | 78 |
| 79 | 2·541 | ·9249 | ·4624 | 79 |
| 80 | 2·392 | ·9293 | ·4646 | 80 |
| 81 | 2·255 | ·9333 | ·4667 | 81 |
| 82 | 2·131 | ·9370 | ·4685 | 82 |
| 83 | 2·022 | ·9402 | ·4701 | 83 |
| 84 | 1·920 | ·9432 | ·4716 | 84 |
| 85 | 1·827 | ·9460 | ·4730 | 85 |
| 86 | 1·742 | ·9485 | ·4743 | 86 |
| 87 | 1·660 | ·9509 | ·4755 | 87 |
| 88 | 1·584 | ·9532 | ·4766 | 88 |
| 89 | 1·512 | ·9553 | ·4777 | 89 |
| 90 | 1·447 | ·9572 | ·4786 | 90 |
| 91 | 1·383 | ·9591 | ·4796 | 91 |
| 92 | 1·326 | ·9608 | ·4804 | 92 |
| 93 | 1·265 | ·9626 | ·4813 | 93 |
| 94 | 1·200 | ·9645 | ·4823 | 94 |
| 95 | 1·121 | ·9669 | ·4834 | 95 |
| 96 | 1·019 | ·9699 | ·4849 | 96 |
| 97 | ·909 | ·9731 | ·4866 | 97 |
| 98 | ·760 | ·9775 | ·4887 | 98 |
| 99 | ·600 | ·9823 | ·4912 | 99 |
| 100 | ·332 | ·9902 | ·4951 | 100 |

3 PER CENT. TABLE 44. 3 PER CENT.

ALL AREAS.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

All Areas.—Rural.

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 16 | 62316 | 1502549 | 24·609 | ·2726 | 16 |
| 17 | 60384 | 1442165 | 24·380 | ·2794 | 17 |
| 18 | 58495 | 1383670 | 24·151 | ·2861 | 18 |
| 19 | 56653 | 1327017 | 23·921 | ·2929 | 19 |
| 20 | 54855 | 1272162 | 23·688 | ·2998 | 20 |
| 21 | 53101 | 1219061 | 23·454 | ·3067 | 21 |
| 22 | 51389 | 1167672 | 23·219 | ·3137 | 22 |
| 23 | 49720 | 1117952 | 22·982 | ·3207 | 23 |
| 24 | 48096 | 1069856 | 22·741 | ·3278 | 24 |
| 25 | 46515 | 1023341 | 22·497 | ·3350 | 25 |
| 26 | 44979 | 978362 | 22·249 | ·3423 | 26 |
| 27 | 43489 | 934873 | 21·994 | ·3499 | 27 |
| 28 | 42042 | 892831 | 21·734 | ·3576 | 28 |
| 29 | 40636 | 852195 | 21·469 | ·3654 | 29 |
| 30 | 39271 | 812924 | 21·197 | ·3734 | 30 |
| 31 | 37945 | 774979 | 20·920 | ·3816 | 31 |
| 32 | 36657 | 738322 | 20·638 | ·3900 | 32 |
| 33 | 35405 | 702917 | 20·351 | ·3985 | 33 |
| 34 | 34188 | 668729 | 20·058 | ·4071 | 34 |
| 35 | 33004 | 635725 | 19·759 | ·4159 | 35 |
| 36 | 31854 | 603871 | 19·454 | ·4250 | 36 |
| 37 | 30735 | 573136 | 19·144 | ·4341 | 37 |
| 38 | 29648 | 543488 | 18·828 | ·4435 | 38 |
| 39 | 28590 | 514898 | 18·507 | ·4529 | 39 |
| 40 | 27559 | 487339 | 18·180 | ·4626 | 40 |
| 41 | 26556 | 460783 | 17·849 | ·4724 | 41 |
| 42 | 25579 | 435204 | 17·511 | ·4824 | 42 |
| 43 | 24627 | 410577 | 17·169 | ·4925 | 43 |
| 44 | 23698 | 386879 | 16·822 | ·5028 | 44 |
| 45 | 22794 | 364085 | 16·470 | ·5132 | 45 |
| 46 | 21912 | 342173 | 16·113 | ·5237 | 46 |
| 47 | 21052 | 321121 | 15·751 | ·5344 | 47 |
| 48 | 20213 | 300908 | 15·384 | ·5453 | 48 |
| 49 | 19395 | 281513 | 15·012 | ·5563 | 49 |
| 50 | 18594 | 262919 | 14·636 | ·5674 | 50 |
| 51 | 17810 | 245109 | 14·259 | ·5785 | 51 |
| 52 | 17041 | 228068 | 13·879 | ·5898 | 52 |
| 53 | 16287 | 211781 | 13·499 | ·6010 | 53 |
| 54 | 15547 | 196234 | 13·118 | ·6122 | 54 |

3 PER CENT. TABLE 44.—*continued.* 3 PER CENT.

ALL AREAS.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

All Areas.—Urban.

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 16 | 62316 | 1466236 | 24·026 | ·2898 | 16 |
| 17 | 60371 | 1405865 | 23·784 | ·2970 | 17 |
| 18 | 58474 | 1347391 | 23·540 | ·3042 | 18 |
| 19 | 56620 | 1290771 | 23·294 | ·3115 | 19 |
| 20 | 54808 | 1235963 | 23·048 | ·3187 | 20 |
| 21 | 53035 | 1182928 | 22·802 | ·3260 | 21 |
| 22 | 51301 | 1131627 | 22·555 | ·3333 | 22 |
| 23 | 49610 | 1082017 | 22·307 | ·3406 | 23 |
| 24 | 47963 | 1034054 | 22·056 | ·3481 | 24 |
| 25 | 46361 | 987693 | 21·801 | ·3556 | 25 |
| 26 | 44803 | 942890 | 21·542 | ·3632 | 26 |
| 27 | 43291 | 899599 | 21·277 | ·3711 | 27 |
| 28 | 41823 | 857776 | 21·007 | ·3791 | 28 |
| 29 | 40397 | 817379 | 20·730 | ·3872 | 29 |
| 30 | 39014 | 778365 | 20·448 | ·3956 | 30 |
| 31 | 37672 | 740693 | 20·159 | ·4041 | 31 |
| 32 | 36368 | 704325 | 19·863 | ·4129 | 32 |
| 33 | 35101 | 669224 | 19·563 | ·4217 | 33 |
| 34 | 33870 | 635354 | 19 256 | ·4308 | 34 |
| 35 | 32671 | 602683 | 18·944 | ·4400 | 35 |
| 36 | 31503 | 571180 | 18·628 | ·4494 | 36 |
| 37 | 30363 | 540817 | 18·308 | ·4588 | 37 |
| 38 | 29252 | 511565 | 17·985 | ·4684 | 38 |
| 39 | 28164 | 483401 | 17·661 | ·4780 | 39 |
| 40 | 27102 | 456299 | 17·333 | ·4877 | 40 |
| 41 | 26065 | 430234 | 17·003 | ·4974 | 41 |
| 42 | 25052 | 405182 | 16·670 | ·5073 | 42 |
| 43 | 24066 | 381116 | 16·333 | ·5172 | 43 |
| 44 | 23108 | 358008 | 15·990 | ·5273 | 44 |
| 45 | 22178 | 335830 | 15·639 | ·5377 | 46 |
| 46 | 21276 | 314554 | 15·281 | ·5483 | 45 |
| 47 | 20401 | 294153 | 14·914 | ·5592 | 47 |
| 48 | 19551 | 274602 | 14·542 | ·5702 | 48 |
| 49 | 18721 | 255881 | 14·164 | ·5813 | 49 |
| 50 | 17910 | 237971 | 13·783 | ·5926 | 50 |
| 51 | 17114 | 220857 | 13·401 | ·6039 | 51 |
| 52 | 16332 | 204525 | 13·019 | ·6152 | 52 |
| 53 | 15564 | 188961 | 12·637 | ·6265 | 53 |
| 54 | 14809 | 174152 | 12·256 | ·6377 | 54 |

TABLE 44.—*continued.*

All Areas.—Rural—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 55 | 14822 | 181412 | 12·735 | ·6236 | 55 |
| 56 | 14115 | 167297 | 12·349 | ·6350 | 56 |
| 57 | 13424 | 153873 | 11·959 | ·6465 | 57 |
| 58 | 12751 | 141122 | 11·564 | ·6582 | 58 |
| 59 | 12093 | 129029 | 11·166 | ·6699 | 59 |
| 60 | 11448 | 117581 | 10·766 | ·6818 | 60 |
| 61 | 10813 | 106768 | 10·369 | ·6935 | 61 |
| 62 | 10185 | 96582·6 | 9·978 | ·7051 | 62 |
| 63 | 9562·2 | 87020·4 | 9·595 | ·7164 | 63 |
| 64 | 8946·0 | 78074·4 | 9·221 | ·7274 | 64 |
| 65 | 8338·0 | 69736·4 | 8·858 | ·7382 | 65 |
| 66 | 7740·7 | 61995·7 | 8·503 | ·7487 | 66 |
| 67 | 7157·5 | 54838·2 | 8·155 | ·7589 | 67 |
| 68 | 6590·4 | 48247·8 | 7·814 | ·7690 | 68 |
| 69 | 6041·7 | 42206·1 | 7·479 | ·7789 | 69 |
| 70 | 5512·8 | 36693·3 | 7·148 | ·7887 | 70 |
| 71 | 5004·8 | 31688·5 | 6·823 | ·7983 | 71 |
| 72 | 4518·6 | 27169·9 | 6·504 | ·8078 | 72 |
| 73 | 4054·4 | 23115·5 | 6·192 | ·8170 | 73 |
| 74 | 3612·9 | 19502·6 | 5·888 | ·8259 | 74 |
| 75 | 3194·4 | 16308·2 | 5·594 | ·8347 | 75 |
| 76 | 2800·0 | 13508·2 | 5·313 | ·8429 | 76 |
| 77 | 2431·2 | 11077·0 | 5·044 | ·8509 | 77 |
| 78 | 2090·0 | 8987·0 | 4·787 | ·8585 | 78 |
| 79 | 1777·7 | 7209·3 | 4·541 | ·8658 | 79 |
| 80 | 1494·9 | 5714·4 | 4·307 | ·8727 | 80 |
| 81 | 1241·7 | 4472·7 | 4·086 | ·8792 | 81 |
| 82 | 1017·5 | 3455·25 | 3·879 | ·8853 | 82 |
| 83 | 821·64 | 2633·61 | 3·687 | ·8910 | 83 |
| 84 | 653·40 | 1980·21 | 3·511 | ·8962 | 84 |
| 85 | 511·60 | 1468·61 | 3·350 | ·9010 | 85 |
| 86 | 394·53 | 1074·08 | 3·200 | ·9054 | 86 |
| 87 | 299·77 | 774·31 | 3·059 | ·9096 | 87 |
| 88 | 224·48 | 549·83 | 2·924 | ·9136 | 88 |
| 89 | 165·63 | 384·20 | 2·794 | ·9174 | 89 |
| 90 | 120·36 | 263·84 | 2·665 | ·9212 | 90 |
| 91 | 86·10 | 177·74 | 2·535 | ·9251 | 91 |
| 92 | 60·58 | 117·16 | 2·404 | ·9289 | 92 |
| 93 | 41·89 | 75·27 | 2·266 | ·9330 | 93 |
| 94 | 28·44 | 46·83 | 2·113 | ·9375 | 94 |
| 95 | 18·92 | 27·91 | 1·940 | ·9427 | 95 |
| 96 | 12·26 | 15·65 | 1·739 | ·9486 | 96 |
| 97 | 7·66 | 7·99 | 1·502 | ·9556 | 97 |
| 98 | 4·51 | 3·48 | 1·224 | ·9638 | 98 |
| 99 | 2·40 | 1·08 | ·892 | ·9736 | 99 |
| 100 | 1·08 | ·00 | ·416 | ·9877 | 100 |

TABLE 44.—*continued.*

All Areas.—Urban—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Life Assurance Single Premium. $\bar{A}_x$ | Age $x$ |
|---|---|---|---|---|---|
| 55 | 14067 | 160085 | 11·876 | ·6490 | 55 |
| 56 | 13340 | 146745 | 11·495 | ·6602 | 56 |
| 57 | 12626 | 134119 | 11·117 | ·6714 | 57 |
| 58 | 11926 | 122193 | 10·741 | ·6825 | 58 |
| 59 | 11240 | 110953 | 10·366 | ·6936 | 59 |
| 60 | 10567 | 100385·8 | 9·996 | ·7045 | 60 |
| 61 | 9906·5 | 90479·3 | 9·627 | ·7154 | 61 |
| 62 | 9260·8 | 81218·5 | 9·264 | ·7262 | 62 |
| 63 | 8630·6 | 72587·9 | 8·905 | ·7368 | 63 |
| 64 | 8016·4 | 64571·5 | 8·549 | ·7473 | 64 |
| 65 | 7419·4 | 57152·1 | 8·196 | ·7577 | 65 |
| 66 | 6840·8 | 50311·3 | 7·848 | ·7680 | 66 |
| 67 | 6281·6 | 44029·7 | 7·502 | ·7783 | 67 |
| 68 | 5741·8 | 38287·9 | 7·160 | ·7884 | 68 |
| 69 | 5222·3 | 33065·6 | 6·824 | ·7983 | 69 |
| 70 | 4722·8 | 28342·8 | 6·492 | ·8081 | 70 |
| 71 | 4243·9 | 24098·9 | 6·170 | ·8176 | 71 |
| 72 | 3785·9 | 20313·0 | 5·855 | ·8269 | 72 |
| 73 | 3350·3 | 16962·7 | 5·552 | ·8359 | 73 |
| 74 | 2938·6 | 14024·1 | 5·260 | ·8445 | 74 |
| 75 | 2552·3 | 11471·8 | 4·983 | ·8527 | 75 |
| 76 | 2192·9 | 9278·9 | 4·719 | ·8605 | 76 |
| 77 | 1862·0 | 7416·9 | 4·469 | ·8679 | 77 |
| 78 | 1560·7 | 5856·2 | 4·237 | ·8748 | 78 |
| 79 | 1289·8 | 4566·4 | 4·025 | ·8810 | 79 |
| 80 | 1049·7 | 3516·70 | 3·832 | ·8867 | 80 |
| 81 | 840·79 | 2675·91 | 3·664 | ·8917 | 81 |
| 82 | 662·86 | 2013·05 | 3·516 | ·8961 | 82 |
| 83 | 514·85 | 1498·20 | 3·388 | ·8998 | 83 |
| 84 | 394·58 | 1103·62 | 3·274 | ·9032 | 84 |
| 85 | 299·06 | 804·56 | 3·166 | ·9064 | 85 |
| 86 | 224·47 | 580·09 | 3·060 | ·9096 | 86 |
| 87 | 166·94 | 413·15 | 2·950 | ·9128 | 87 |
| 88 | 122·94 | 290·21 | 2·835 | ·9162 | 88 |
| 89 | 89·51 | 200·70 | 2·715 | ·9197 | 89 |
| 90 | 64·21 | 136·49 | 2·597 | ·9232 | 90 |
| 91 | 45·33 | 91·16 | 2·481 | ·9267 | 91 |
| 92 | 31·48 | 59·68 | 2·365 | ·9301 | 92 |
| 93 | 21·52 | 38·16 | 2·242 | ·9337 | 93 |
| 94 | 14·47 | 23·69 | 2·105 | ·9378 | 94 |
| 95 | 9·57 | 14·12 | 1·941 | ·9426 | 95 |
| 96 | 6·20 | 7·92 | 1·740 | ·9486 | 96 |
| 97 | 3·87 | 4·05 | 1·504 | ·9555 | 97 |
| 98 | 2·28 | 1·77 | 1·229 | ·9637 | 98 |
| 99 | 1·22 | ·55 | ·898 | ·9734 | 99 |
| 100 | ·55 | ·00 | ·416 | ·9877 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 45. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCES.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Premiums for Life Assurance. Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 59946 | 1383569 | 23·578 | ·2459 | ·01043 | 16 |
| 17 | 57952 | 1325617 | 23·371 | ·2525 | ·01081 | 17 |
| 18 | 56016 | 1269601 | 23·162 | ·2592 | ·01119 | 18 |
| 19 | 54131 | 1215470 | 22·952 | ·2659 | ·01159 | 19 |
| 20 | 52297 | 1163173 | 22·739 | ·2727 | ·01199 | 20 |
| 21 | 50510 | 1112663 | 22·526 | ·2796 | ·01241 | 21 |
| 22 | 48770 | 1063893 | 22·312 | ·2864 | ·01284 | 22 |
| 23 | 47075 | 1016818 | 22·097 | ·2933 | ·01328 | 23 |
| 24 | 45427 | 971391 | 21·881 | ·3002 | ·01372 | 24 |
| 25 | 43824 | 927567 | 21·663 | ·3071 | ·01418 | 25 |
| 26 | 42268 | 885299 | 21·442 | ·3142 | ·01466 | 26 |
| 27 | 40758 | 844541 | 21·218 | ·3214 | ·01514 | 27 |
| 28 | 39294 | 805247 | 20·990 | ·3287 | ·01566 | 28 |
| 29 | 37877 | 767370 | 20·757 | ·3361 | ·01620 | 29 |
| 30 | 36506 | 730864 | 20·517 | ·3438 | ·01676 | 30 |
| 31 | 35180 | 695684 | 20·272 | ·3516 | ·01735 | 31 |
| 32 | 33898 | 661786 | 20·020 | ·3597 | ·01797 | 32 |
| 33 | 32660 | 629126 | 19·760 | ·3680 | ·01862 | 33 |
| 34 | 31461 | 597665 | 19·494 | ·3765 | ·01932 | 34 |
| 35 | 30300 | 567365 | 19·222 | ·3852 | ·02004 | 35 |
| 36 | 29174 | 538191 | 18·945 | ·3941 | ·02080 | 36 |
| 37 | 28081 | 510110 | 18·662 | ·4031 | ·02160 | 37 |
| 38 | 27020 | 483090 | 18·376 | ·4123 | ·02243 | 38 |
| 39 | 25989 | 457101 | 18·085 | ·4216 | ·02331 | 39 |
| 40 | 24987 | 432114 | 17·790 | ·4310 | ·02423 | 40 |
| 41 | 24015 | 408099 | 17·491 | ·4406 | ·02519 | 41 |
| 42 | 23071 | 385028 | 17·186 | ·4503 | ·02620 | 42 |
| 43 | 22156 | 362872 | 16·875 | ·4603 | ·02727 | 43 |
| 44 | 21269 | 341603 | 16·558 | ·4704 | ·02841 | 44 |
| 45 | 20409 | 321194 | 16·234 | ·4808 | ·02961 | 45 |
| 46 | 19577 | 301617 | 15·904 | ·4913 | ·03089 | 46 |
| 47 | 18769 | 282848 | 15·567 | ·5021 | ·03225 | 47 |
| 48 | 17985 | 264863 | 15·223 | ·5131 | ·03371 | 48 |
| 49 | 17222 | 247641 | 14·875 | ·5243 | ·03524 | 49 |
| 50 | 16478 | 231163 | 14·524 | ·5355 | ·03687 | 50 |
| 51 | 15751 | 215412 | 14·172 | ·5467 | ·03858 | 51 |
| 52 | 15041 | 200371 | 13·817 | ·5581 | ·04039 | 52 |
| 53 | 14347 | 186024 | 13·462 | ·5694 | ·04230 | 53 |
| 54 | 13670 | 172354 | 13·104 | ·5809 | ·04433 | 54 |

TABLE 45.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity $\bar{a}_x$ | Premiums for Life Assurance: Single. $A_x$ | Premiums for Life Assurance: Annual. $P_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 13011 | 159343 | 12·742 | ·5925 | ·04650 | 55 |
| 56 | 12370 | 146973 | 12·377 | ·6042 | ·04881 | 56 |
| 57 | 11747 | 135226 | 12·008 | ·6159 | ·05129 | 57 |
| 58 | 11141 | 124085 | 11·634 | ·6279 | ·05397 | 58 |
| 59 | 10551 | 113534 | 11·255 | ·6400 | ·05687 | 59 |
| 60 | 9974·0 | 103560·2 | 10·878 | ·6521 | ·05995 | 60 |
| 61 | 9407·4 | 94152·8 | 10·503 | ·6641 | ·06323 | 61 |
| 62 | 8849·7 | 85303·1 | 10·134 | ·6759 | ·06669 | 62 |
| 63 | 8301·2 | 77001·9 | 9·771 | ·6875 | ·07036 | 63 |
| 64 | 7762·5 | 69239·4 | 9·414 | ·6989 | ·07424 | 64 |
| 65 | 7235·9 | 62003·5 | 9·063 | ·7101 | ·07836 | 65 |
| 66 | 6723·6 | 55279·9 | 8·716 | ·7212 | ·08275 | 66 |
| 67 | 6227·9 | 49052·0 | 8·370 | ·7323 | ·08749 | 67 |
| 68 | 5749·6 | 43302·4 | 8·024 | ·7434 | ·09264 | 68 |
| 69 | 5289·0 | 38013·4 | 7·680 | ·7544 | ·09823 | 69 |
| 70 | 4845·0 | 33168·4 | 7·339 | ·7653 | ·10428 | 70 |
| 71 | 4416·8 | 28751·6 | 7·002 | ·7761 | ·11083 | 71 |
| 72 | 4003·9 | 24747·7 | 6·673 | ·7866 | ·11787 | 72 |
| 73 | 3606·0 | 21141·7 | 6·354 | ·7968 | ·12540 | 73 |
| 74 | 3224·2 | 17917·5 | 6·047 | ·8066 | ·13339 | 74 |
| 75 | 2859·6 | 15057·9 | 5·756 | ·8159 | ·14175 | 75 |
| 76 | 2514·3 | 12543·6 | 5·478 | ·8248 | ·15057 | 76 |
| 77 | 2190·5 | 10353·1 | 5·214 | ·8332 | ·15981 | 77 |
| 78 | 1890·0 | 8463·1 | 4·965 | ·8412 | ·16943 | 78 |
| 79 | 1614·0 | 6849·1 | 4·730 | ·8487 | ·17943 | 79 |
| 80 | 1363·0 | 5486·1 | 4·511 | ·8557 | ·18970 | 80 |
| 81 | 1137·5 | 4348·6 | 4·307 | ·8622 | ·20020 | 81 |
| 82 | 937·54 | 3411·08 | 4·121 | ·8682 | ·21068 | 82 |
| 83 | 762·80 | 2648·28 | 3·954 | ·8735 | ·22092 | 83 |
| 84 | 612·67 | 2035·61 | 3·804 | ·8783 | ·23090 | 84 |
| 85 | 486·26 | 1549·35 | 3·666 | ·8828 | ·24080 | 85 |
| 86 | 381·82 | 1167·53 | 3·538 | ·8868 | ·25066 | 86 |
| 87 | 296·91 | 870·62 | 3·411 | ·8909 | ·26119 | 87 |
| 88 | 228·89 | 641·73 | 3·282 | ·8950 | ·27271 | 88 |
| 89 | 174·95 | 466·78 | 3·145 | ·8994 | ·28598 | 89 |
| 90 | 132·51 | 334·27 | 3·000 | ·9041 | ·30135 | 90 |
| 91 | 99·32 | 234·95 | 2·841 | ·9091 | ·32001 | 91 |
| 92 | 73·46 | 161·49 | 2·672 | ·9145 | ·34227 | 92 |
| 93 | 53·53 | 107·96 | 2·490 | ·9204 | ·36962 | 93 |
| 94 | 38·24 | 69·72 | 2·294 | ·9266 | ·40394 | 94 |
| 95 | 26·73 | 42·99 | 2·077 | ·9336 | ·44948 | 95 |
| 96 | 18·14 | 24·85 | 1·836 | ·9413 | ·51268 | 96 |
| 97 | 11·82 | 13·03 | 1·564 | ·9500 | ·60740 | 97 |
| 98 | 7·23 | 5·80 | 1·259 | ·9597 | ·76230 | 98 |
| 99 | 4·00 | 1·80 | ·894 | ·9714 | 1·08658 | 99 |
| 100 | 1·80 | ·00 | ·416 | ·9867 | 2·37188 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 46. $3\frac{1}{4}$ PER CENT.

## AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 19·65 | 4·23 | 4·10 | 4·43 | 16·67 | 49·07 | 16 |
| 17 | 19·50 | 4·32 | 4·22 | 4·58 | 17·24 | 49·86 | 17 |
| 18 | 19·36 | 4·42 | 4·34 | 4·74 | 17·84 | 50·70 | 18 |
| 19 | 19·25 | 4·52 | 4·47 | 4·90 | 18·46 | 51·61 | 19 |
| 20 | 19·18 | 4·62 | 4·60 | 5·07 | 19·11 | 52·57 | 20 |
| 21 | 19·15 | 4·72 | 4·73 | 5·23 | 19·78 | 53·60 | 21 |
| 22 | 19·15 | 4·81 | 4·85 | 5·40 | 20·47 | 54·69 | 22 |
| 23 | 19·18 | 4·91 | 4·98 | 5·57 | 21·19 | 55·83 | 23 |
| 24 | 19·23 | 5·01 | 5·11 | 5·74 | 21·94 | 57·02 | 24 |
| 25 | 19·28 | 5·11 | 5·24 | 5·91 | 22·71 | 58·26 | 25 |
| 26 | 19·35 | 5·22 | 5·38 | 6·09 | 23·51 | 59·54 | 26 |
| 27 | 19·42 | 5·32 | 5·52 | 6·28 | 24·33 | 60·88 | 27 |
| 28 | 19·50 | 5·43 | 5·66 | 6·48 | 25·19 | 62·26 | 28 |
| 29 | 19·58 | 5·55 | 5·81 | 6·68 | 26·07 | 63·69 | 29 |
| 30 | 19·66 | 5·67 | 5·97 | 6·88 | 26·99 | 65·17 | 30 |
| 31 | 19·74 | 5·79 | 6·12 | 7·09 | 27·94 | 66·69 | 31 |
| 32 | 19·81 | 5·92 | 6·29 | 7·31 | 28·93 | 68·25 | 32 |
| 33 | 19·89 | 6·04 | 6·45 | 7·53 | 29·94 | 69·86 | 33 |
| 34 | 19·97 | 6·17 | 6·62 | 7·76 | 30·99 | 71·51 | 34 |
| 35 | 20·04 | 6·30 | 6·80 | 8·00 | 32·07 | 73·21 | 35 |
| 36 | 20·12 | 6·43 | 6·98 | 8·25 | 33·18 | 74·96 | 36 |
| 37 | 20·19 | 6·56 | 7·16 | 8·51 | 34·34 | 76·77 | 37 |
| 38 | 20·26 | 6·70 | 7·35 | 8·77 | 35·54 | 78·62 | 38 |
| 39 | 20·32 | 6·83 | 7·55 | 9·05 | 36·78 | 80·53 | 39 |
| 40 | 20·38 | 6·97 | 7·75 | 9·33 | 38·06 | 82·49 | 40 |
| 41 | 20·43 | 7·10 | 7·95 | 9·62 | 39·39 | 84·49 | 41 |
| 42 | 20·46 | 7·24 | 8·15 | 9·92 | 40·76 | 86·54 | 42 |
| 43 | 20·49 | 7·38 | 8·36 | 10·23 | 42·18 | 88·64 | 43 |
| 44 | 20·50 | 7·52 | 8·58 | 10·55 | 43·66 | 90·80 | 44 |
| 45 | 20·51 | 7·65 | 8·79 | 10·88 | 45·18 | 93·01 | 45 |
| 46 | 20·51 | 7·79 | 9·02 | 11·22 | 46·76 | 95·29 | 46 |
| 47 | 20·49 | 7·94 | 9·25 | 11·57 | 48·40 | 97·64 | 47 |
| 48 | 20·46 | 8·08 | 9·48 | 11·93 | 50·10 | 100·05 | 48 |
| 49 | 20·42 | 8·21 | 9·72 | 12·31 | 51·88 | 102·54 | 49 |
| 50 | 20·35 | 8·35 | 9·97 | 12·70 | 53·72 | 105·09 | 50 |
| 51 | 20·28 | 8·48 | 10·22 | 13·10 | 55·64 | 107·71 | 51 |
| 52 | 20·18 | 8·60 | 10·47 | 13·52 | 57·62 | 110·40 | 52 |
| 53 | 20·07 | 8·73 | 10·73 | 13·95 | 59·66 | 113·14 | 53 |
| 54 | 19·94 | 8·84 | 10·98 | 14·38 | 61·77 | 115·92 | 54 |

TABLE 46.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 19·79 | 8·95 | 11·24 | 14·82 | 63·94 | 118·74 | 55 |
| 56 | 19·61 | 9·06 | 11·48 | 15·27 | 66·18 | 121·60 | 56 |
| 57 | 19·40 | 9·15 | 11·72 | 15·72 | 68·49 | 124·47 | 57 |
| 58 | 19·16 | 9·23 | 11·94 | 16·16 | 70·89 | 127·38 | 58 |
| 59 | 18·89 | 9·30 | 12·14 | 16·59 | 73·40 | 130·32 | 59 |
| 60 | 18·59 | 9·35 | 12·34 | 17·03 | 76·03 | 133·33 | 60 |
| 61 | 18·26 | 9·39 | 12·52 | 17·45 | 78·78 | 136·39 | 61 |
| 62 | 17·89 | 9·41 | 12·68 | 17·86 | 81·67 | 139·51 | 62 |
| 63 | 17·50 | 9·41 | 12·82 | 18·27 | 84·66 | 142·65 | 63 |
| 64 | 17·08 | 9·38 | 12·94 | 18·63 | 87·72 | 145·75 | 64 |
| 65 | 16·61 | 9·33 | 13·03 | 18·98 | 90·82 | 148·76 | 65 |
| 66 | 16·09 | 9·26 | 13·08 | 19·27 | 93·90 | 151·60 | 66 |
| 67 | 15·53 | 9·14 | 13·08 | 19·51 | 96·93 | 154·19 | 67 |
| 68 | 14·90 | 8·98 | 13·03 | 19·67 | 99·87 | 156·45 | 68 |
| 69 | 14·22 | 8·78 | 12·90 | 19·72 | 102·67 | 158·29 | 69 |
| 70 | 13·51 | 8·53 | 12·68 | 19·64 | 105·30 | 159·67 | 70 |
| 71 | 12·78 | 8·24 | 12·40 | 19·43 | 107·71 | 160·56 | 71 |
| 72 | 12·05 | 7·93 | 12·04 | 19·10 | 109·88 | 161·00 | 72 |
| 73 | 11·32 | 7·59 | 11·63 | 18·65 | 111·80 | 161·00 | 73 |
| 74 | 10·61 | 7·24 | 11·19 | 18·11 | 113·43 | 160·58 | 74 |
| 75 | 9·91 | 6·89 | 10·71 | 17·49 | 114·76 | 159·76 | 75 |
| 76 | 9·22 | 6·52 | 10·20 | 16·79 | 115·78 | 158·51 | 76 |
| 77 | 8·54 | 6·15 | 9·65 | 16·03 | 116·48 | 156·85 | 77 |
| 78 | 7·88 | 5·77 | 9·08 | 15·21 | 116·82 | 154·76 | 78 |
| 79 | 7·25 | 5·38 | 8·47 | 14·36 | 116·82 | 152·29 | 79 |
| 80 | 6·67 | 5·00 | 7·88 | 13·51 | 116·46 | 149·51 | 80 |
| 81 | 6·13 | 4·63 | 7·32 | 12·63 | 115·74 | 146·45 | 81 |
| 82 | 5·64 | 4·29 | 6·82 | 11·81 | 114·66 | 143·22 | 82 |
| 83 | 5·19 | 3·98 | 6·40 | 11·02 | 113·31 | 139·90 | 83 |
| 84 | 4·79 | 3·71 | 6·06 | 10·33 | 111·78 | 136·66 | 84 |
| 85 | 4·41 | 3·49 | 5·77 | 9·70 | 110·11 | 133·48 | 85 |
| 86 | 4·07 | 3·30 | 5·52 | 9·16 | 108·25 | 130·30 | 86 |
| 87 | 3·78 | 3·14 | 5·30 | 8·70 | 106·09 | 127·01 | 87 |
| 88 | 3·55 | 3·00 | 5·09 | 8·31 | 103·40 | 123·35 | 88 |
| 89 | 3·41 | 2·88 | 4·88 | 7·97 | 99·98 | 119·11 | 89 |
| 90 | 3·25 | 2·74 | 4·65 | 7·61 | 95·90 | 114·16 | 90 |
| 91 | 3·08 | 2·60 | 4·41 | 7·21 | 91·15 | 108·45 | 91 |
| 92 | 2·90 | 2·45 | 4·15 | 6·79 | 85·81 | 102·10 | 92 |
| 93 | 2·71 | 2·28 | 3·88 | 6·33 | 80·02 | 95·21 | 93 |
| 94 | 2·50 | 2·11 | 3·57 | 5·84 | 73·85 | 87·87 | 94 |
| 95 | 2·26 | 1·91 | 3·24 | 5·30 | 66·98 | 79·70 | 95 |
| 96 | 2·01 | 1·69 | 2·87 | 4·69 | 59·37 | 70·64 | 96 |
| 97 | 1·72 | 1·45 | 2·46 | 4·02 | 50·85 | 60·49 | 97 |
| 98 | 1·40 | 1·18 | 2·00 | 3·27 | 41·30 | 49·14 | 98 |
| 99 | 1·01 | ·86 | 1·45 | 2·37 | 30·00 | 35·69 | 99 |
| 100 | ·53 | ·45 | ·76 | 1·24 | 15·69 | 18·67 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 47. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1177868 | 1431253 | 1676771 | 265548 | 999150 | 16 |
| 17 | 1129773 | 1380329 | 1624844 | 265548 | 999150 | 17 |
| 18 | 1084421 | 1332128 | 1575503 | 265548 | 999150 | 18 |
| 19 | 1042242 | 1286976 | 1529029 | 265327 | 999150 | 19 |
| 20 | 1003295 | 1244890 | 1485401 | 264848 | 999150 | 20 |
| 21 | 967420 | 1205675 | 1444387 | 264179 | 998945 | 21 |
| 22 | 934167 | 1168898 | 1405575 | 263236 | 998498 | 22 |
| 23 | 902975 | 1134112 | 1368585 | 261990 | 997732 | 23 |
| 24 | 873379 | 1100910 | 1333070 | 260557 | 996622 | 24 |
| 25 | 845047 | 1069008 | 1298803 | 259040 | 995194 | 25 |
| 26 | 817804 | 1038235 | 1265620 | 257534 | 993515 | 26 |
| 27 | 791531 | 1008475 | 1233453 | 256039 | 991648 | 27 |
| 28 | 766120 | 979662 | 1202239 | 254518 | 989687 | 28 |
| 29 | 741507 | 951731 | 1171916 | 252937 | 987603 | 29 |
| 30 | 717598 | 924549 | 1142354 | 251300 | 985410 | 30 |
| 31 | 694341 | 898066 | 1113506 | 249581 | 983080 | 31 |
| 32 | 671688 | 872201 | 1085293 | 247785 | 980594 | 32 |
| 33 | 649628 | 846947 | 1057710 | 245954 | 977866 | 33 |
| 34 | 628152 | 822265 | 1030688 | 244191 | 974885 | 34 |
| 35 | 607250 | 798121 | 1004167 | 242462 | 971643 | 35 |
| 36 | 586884 | 774484 | 978122 | 240737 | 968135 | 36 |
| 37 | 566963 | 751271 | 952448 | 238963 | 964356 | 37 |
| 38 | 547433 | 728408 | 927079 | 237089 | 960307 | 38 |
| 39 | 528194 | 705777 | 901905 | 235127 | 955908 | 39 |
| 40 | 509235 | 683352 | 876881 | 233088 | 951143 | 40 |
| 41 | 490520 | 661134 | 851993 | 230957 | 945999 | 41 |
| 42 | 472066 | 639126 | 827255 | 228792 | 940467 | 42 |
| 43 | 453911 | 617376 | 802702 | 226576 | 934611 | 43 |
| 44 | 436089 | 595950 | 778389 | 224296 | 928468 | 44 |
| 45 | 418609 | 574845 | 754346 | 221963 | 922051 | 45 |
| 46 | 401459 | 554057 | 730599 | 219565 | 915355 | 46 |
| 47 | 384609 | 533565 | 707117 | 217093 | 908396 | 47 |
| 48 | 367999 | 513262 | 683783 | 214556 | 901121 | 48 |
| 49 | 351596 | 493075 | 660498 | 211952 | 893447 | 49 |
| 50 | 335390 | 472961 | 637200 | 209239 | 885260 | 50 |
| 51 | 319376 | 452935 | 613871 | 206372 | 876382 | 51 |
| 52 | 303568 | 433002 | 590505 | 203324 | 866670 | 52 |
| 53 | 287981 | 413185 | 567103 | 200064 | 856034 | 53 |
| 54 | 272632 | 393508 | 543673 | 196591 | 844424 | 54 |

TABLE 47.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\,12}_{x}$ | After Two Years. $K^{24\,All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 257508 | 373983 | 520200 | 192871 | 831900 | 55 |
| 56 | 242601 | 354598 | 496641 | 188900 | 818566 | 56 |
| 57 | 227918 | 335359 | 472990 | 184634 | 804522 | 57 |
| 58 | 213480 | 316287 | 449274 | 180046 | 789821 | 58 |
| 59 | 199298 | 297388 | 425507 | 175112 | 774446 | 59 |
| 60 | 185387 | 278645 | 401685 | 169819 | 758288 | 60 |
| 61 | 171738 | 260055 | 377796 | 164152 | 741142 | 61 |
| 62 | 158361 | 241613 | 353815 | 158085 | 722736 | 62 |
| 63 | 145280 | 223372 | 329796 | 151578 | 702746 | 63 |
| 64 | 132539 | 205388 | 305815 | 144633 | 680925 | 64 |
| 65 | 120171 | 187720 | 281971 | 137287 | 657133 | 65 |
| 66 | 108207 | 170447 | 258377 | 129571 | 631356 | 66 |
| 67 | 96692·0 | 153625 | 235102 | 121520 | 603673 | 67 |
| 68 | 85673·0 | 137326 | 212219 | 113104 | 574200 | 68 |
| 69 | 75231·0 | 121671 | 189873 | 104299 | 543006 | 69 |
| 70 | 65462·7 | 106798 | 168255 | 95168 | 510156 | 70 |
| 71 | 56447·4 | 92857·5 | 147610 | 85833 | 475747 | 71 |
| 72 | 48234·2 | 79973·5 | 128188 | 76475 | 439957 | 72 |
| 73 | 40831·2 | 68209·5 | 110165 | 67247 | 403155 | 73 |
| 74 | 34211·0 | 57569·6 | 93639·1 | 58401·9 | 365706 | 74 |
| 75 | 28338·9 | 48035·3 | 78655·1 | 50025·9 | 328170 | 75 |
| 76 | 23181·9 | 39581·7 | 65219·1 | 42224·9 | 291118 | 76 |
| 77 | 18714·3 | 32183·6 | 53325·1 | 35100·9 | 255150 | 77 |
| 78 | 14901·0 | 25802·3 | 42957·1 | 28744·9 | 220796 | 78 |
| 79 | 11709·0 | 20394·8 | 34067·1 | 23178·9 | 188547 | 79 |
| 80 | 9086·57 | 15900·7 | 26640·0 | 18398·0 | 158736 | 80 |
| 81 | 6968·97 | 12237·3 | 20564·4 | 14378·6 | 131652 | 81 |
| 82 | 5285·37 | 9304·15 | 15700·1 | 11070·9 | 107498 | 82 |
| 83 | 3961·97 | 6995·25 | 11876·8 | 8411·4 | 86429·8 | 83 |
| 84 | 2934·07 | 5207·35 | 8916·81 | 6322·19 | 68485·8 | 84 |
| 85 | 2146·41 | 3841·05 | 6646·51 | 4717·49 | 53540·8 | 85 |
| 86 | 1555·01 | 2813·75 | 4923·01 | 3499·99 | 41329·8 | 86 |
| 87 | 1122·12 | 2053·98 | 3628·11 | 2585·09 | 31497·6 | 87 |
| 88 | 813·29 | 1499·83 | 2664·64 | 1902·56 | 23666·4 | 88 |
| 89 | 596·06 | 1099·22 | 1952·90 | 1394·40 | 17491·1 | 89 |
| 90 | 430·68 | 794·24 | 1411·06 | 1007·54 | 12708·3 | 90 |
| 91 | 306·00 | 564·30 | 1002·54 | 715·75 | 9052·31 | 91 |
| 92 | 213·09 | 392·95 | 698·12 | 498·39 | 6303·61 | 92 |
| 93 | 144·81 | 267·02 | 474·39 | 338·72 | 4283·51 | 93 |
| 94 | 95·47 | 176·04 | 312·74 | 223·37 | 2823·91 | 94 |
| 95 | 60·54 | 111·63 | 198·31 | 141·60 | 1790·71 | 95 |
| 96 | 36·42 | 67·15 | 119·29 | 85·18 | 1077·22 | 96 |
| 97 | 20·32 | 37·46 | 66·55 | 47·52 | 600·99 | 97 |
| 98 | 10·09 | 18·60 | 33·04 | 23·60 | 298·43 | 98 |
| 99 | 4·06 | 7·49 | 13·30 | 9·50 | 120·15 | 99 |
| 100 | ·95 | 1·76 | 3·12 | 2·23 | 28·19 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 48. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age. $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age. $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 23·21 | 5·05 | 4·78 | 5·17 | 20·06 | 58·28 | 16 |
| 17 | 23·06 | 5·17 | 4·92 | 5·35 | 20·75 | 59·26 | 17 |
| 18 | 22·94 | 5·30 | 5·07 | 5·53 | 21·47 | 60·31 | 18 |
| 19 | 22·85 | 5·43 | 5·22 | 5·72 | 22·22 | 61·44 | 19 |
| 20 | 22·80 | 5·56 | 5·37 | 5·91 | 22·99 | 62·63 | 20 |
| 21 | 22·79 | 5·68 | 5·52 | 6·10 | 23·79 | 63·88 | 21 |
| 22 | 22·81 | 5·80 | 5·67 | 6·29 | 24·63 | 65·20 | 22 |
| 23 | 22·85 | 5·92 | 5·82 | 6·49 | 25·50 | 66·58 | 23 |
| 24 | 22·91 | 6·05 | 5·98 | 6·69 | 26·40 | 68·03 | 24 |
| 25 | 22·97 | 6·17 | 6·15 | 6·91 | 27·34 | 69·53 | 25 |
| 26 | 23·04 | 6·30 | 6·32 | 7·12 | 28·31 | 71·10 | 26 |
| 27 | 23·12 | 6·44 | 6·49 | 7·35 | 29·33 | 72·73 | 27 |
| 28 | 23·21 | 6·58 | 6·67 | 7·58 | 30·39 | 74·42 | 28 |
| 29 | 23·30 | 6·72 | 6·85 | 7·82 | 31·48 | 76·17 | 29 |
| 30 | 23·40 | 6·87 | 7·04 | 8·06 | 32·61 | 77·97 | 30 |
| 31 | 23·49 | 7·02 | 7·22 | 8·30 | 33·78 | 79·81 | 31 |
| 32 | 23·57 | 7·17 | 7·41 | 8·56 | 34·99 | 81·69 | 32 |
| 33 | 23·64 | 7·31 | 7·60 | 8·82 | 36·23 | 83·60 | 33 |
| 34 | 23·69 | 7·46 | 7·79 | 9·09 | 37·51 | 85·54 | 34 |
| 35 | 23·73 | 7·60 | 7·99 | 9·37 | 38·83 | 87·52 | 35 |
| 36 | 23·76 | 7·74 | 8·19 | 9·65 | 40·18 | 89·52 | 36 |
| 37 | 23·78 | 7·89 | 8·40 | 9·94 | 41·58 | 91·58 | 37 |
| 38 | 23·79 | 8·03 | 8·61 | 10·24 | 43·03 | 93·70 | 38 |
| 39 | 23·80 | 8·18 | 8·83 | 10·55 | 44·55 | 95·90 | 39 |
| 40 | 23·80 | 8·33 | 9·04 | 10·87 | 46·12 | 98·17 | 40 |
| 41 | 23·80 | 8·48 | 9·27 | 11·20 | 47·76 | 100·51 | 41 |
| 42 | 23·79 | 8·64 | 9·50 | 11·53 | 49·46 | 102·92 | 42 |
| 43 | 23·76 | 8·79 | 9·74 | 11·87 | 51·22 | 105·38 | 43 |
| 44 | 23·72 | 8·93 | 9·97 | 12·22 | 53·05 | 107·89 | 44 |
| 45 | 23·65 | 9·07 | 10·21 | 12·59 | 54·92 | 110·44 | 45 |
| 46 | 23·57 | 9·20 | 10·45 | 12·97 | 56·85 | 113·04 | 46 |
| 47 | 23·47 | 9·32 | 10·68 | 13·38 | 58·84 | 115·69 | 47 |
| 48 | 23·36 | 9·44 | 10·91 | 13·81 | 60·87 | 118·39 | 48 |
| 49 | 23·22 | 9·56 | 11·14 | 14·26 | 62·95 | 121·14 | 49 |
| 50 | 23·07 | 9·67 | 11·37 | 14·71 | 65·12 | 123·95 | 50 |
| 51 | 22·89 | 9·79 | 11·62 | 15·16 | 67·37 | 126·83 | 51 |
| 52 | 22·70 | 9·91 | 11·88 | 15·62 | 69·72 | 129·82 | 52 |
| 53 | 22·48 | 10·02 | 12·14 | 16·08 | 72·17 | 132·90 | 53 |
| 54 | 22·23 | 10·14 | 12·42 | 16·56 | 74·75 | 136·09 | 54 |

TABLE 48.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 21·95 | 10·24 | 12·68 | 17·03 | 77·42 | 139·33 | 55 |
| 56 | 21·63 | 10·33 | 12·94 | 17·53 | 80·17 | 142·60 | 56 |
| 57 | 21·26 | 10·39 | 13·17 | 18·02 | 82·99 | 145·84 | 57 |
| 58 | 20·85 | 10·41 | 13·38 | 18·54 | 85·88 | 149·07 | 58 |
| 59 | 20·40 | 10·41 | 13·56 | 19·07 | 88·84 | 152·27 | 59 |
| 60 | 19·91 | 10·38 | 13·70 | 19·58 | 91·89 | 155·46 | 60 |
| 61 | 19·39 | 10·33 | 13·80 | 20·11 | 95·07 | 158·69 | 61 |
| 62 | 18·84 | 10·25 | 13·86 | 20·60 | 98·39 | 161·94 | 62 |
| 63 | 18·25 | 10·14 | 13·89 | 21·04 | 101·87 | 165·18 | 63 |
| 64 | 17·63 | 10·01 | 13·88 | 21·41 | 105·48 | 168·40 | 64 |
| 65 | 16·98 | 9·85 | 13·83 | 21·68 | 109·18 | 171·53 | 65 |
| 66 | 16·32 | 9 68 | 13·74 | 21·87 | 112·87 | 174·49 | 66 |
| 67 | 15·65 | 9·49 | 13·62 | 21·98 | 116·40 | 177·14 | 67 |
| 68 | 14·96 | 9·27 | 13·43 | 22·00 | 119·69 | 179·35 | 68 |
| 69 | 14·22 | 9·00 | 13·17 | 21·92 | 122·63 | 180·94 | 69 |
| 70 | 13·42 | 8·68 | 12·83 | 21·72 | 125·17 | 181·81 | 70 |
| 71 | 12·55 | 8·30 | 12·40 | 21·37 | 127·27 | 181·89 | 71 |
| 72 | 11·64 | 7·87 | 11·90 | 20·88 | 128·89 | 181·19 | 72 |
| 73 | 10·73 | 7·43 | 11·36 | 20·23 | 130·03 | 179·77 | 73 |
| 74 | 9·85 | 6·98 | 10·78 | 19·46 | 130·70 | 177·77 | 74 |
| 75 | 9·00 | 6·55 | 10·20 | 18·62 | 130·97 | 175·34 | 75 |
| 76 | 8·21 | 6·12 | 9·60 | 17·73 | 130·93 | 172·60 | 76 |
| 77 | 7·46 | 5·71 | 9·01 | 16·82 | 130·61 | 169·61 | 77 |
| 78 | 6·78 | 5·28 | 8·42 | 15·94 | 129·96 | 166·37 | 78 |
| 79 | 6·19 | 4·84 | 7·85 | 15·10 | 128·94 | 162·92 | 79 |
| 80 | 5·70 | 4·41 | 7·35 | 14·28 | 127·51 | 159·25 | 80 |
| 81 | 5·33 | 3·99 | 6·94 | 13·55 | 125·61 | 155·41 | 81 |
| 82 | 5·06 | 3·60 | 6·64 | 12·83 | 123·32 | 151·45 | 82 |
| 83 | 4·85 | 3·27 | 6·37 | 12·19 | 120·87 | 147·56 | 83 |
| 84 | 4·67 | 3·03 | 6·14 | 11·61 | 118·50 | 143·94 | 84 |
| 85 | 4·50 | 2·85 | 5·91 | 11·10 | 116·41 | 140·78 | 85 |
| 86 | 4·35 | 2·73 | 5·71 | 10·65 | 114·68 | 138·11 | 86 |
| 87 | 4·19 | 2·63 | 5·51 | 10·27 | 113·15 | 135·75 | 87 |
| 88 | 4·03 | 2·53 | 5·30 | 9·88 | 111·48 | 133·23 | 88 |
| 89 | 3·87 | 2·43 | 5·08 | 9·48 | 109·16 | 130·02 | 89 |
| 90 | 3·69 | 2·32 | 4·85 | 9·06 | 105·76 | 125·67 | 90 |
| 91 | 3·50 | 2·19 | 4·60 | 8·57 | 100·26 | 119·12 | 91 |
| 92 | 3·29 | 2·07 | 4·33 | 8·07 | 94·39 | 112·15 | 92 |
| 93 | 3·07 | 1·93 | 4·03 | 7·53 | 88·03 | 104·59 | 93 |
| 94 | 2·83 | 1·78 | 3·72 | 6·95 | 81·24 | 96·52 | 94 |
| 95 | 2·57 | 1·61 | 3·38 | 6·30 | 73·68 | 87·54 | 95 |
| 96 | 2·28 | 1·43 | 2·99 | 5·59 | 65·31 | 77·60 | 96 |
| 97 | 1·95 | 1·23 | 2·56 | 4·78 | 55·93 | 66·45 | 97 |
| 98 | 1·59 | ·99 | 2·08 | 3·89 | 45·43 | 53·98 | 98 |
| 99 | 1·15 | ·72 | 1·51 | 2·82 | 33·00 | 39·21 | 99 |
| 100 | ·60 | ·38 | ·79 | 1·48 | 17·26 | 20·51 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 49. $3\frac{1}{4}$ PER CENT.

AREA I.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1391363 | 1694284 | 1980680 | 310073 | 1202700 | 16 |
| 17 | 1336549 | 1636286 | 1921445 | 310073 | 1202700 | 17 |
| 18 | 1284986 | 1581817 | 1865608 | 310073 | 1202700 | 18 |
| 19 | 1236860 | 1530938 | 1813517 | 309687 | 1202645 | 19 |
| 20 | 1192220 | 1483000 | 1763929 | 308996 | 1202379 | 20 |
| 21 | 1150897 | 1437926 | 1716799 | 308019 | 1201865 | 21 |
| 22 | 1112283 | 1395293 | 1671882 | 306778 | 1201121 | 22 |
| 23 | 1075724 | 1354613 | 1628759 | 305436 | 1200163 | 23 |
| 24 | 1040671 | 1315398 | 1587094 | 304049 | 1199099 | 24 |
| 25 | 1006806 | 1277339 | 1546625 | 302622 | 1197983 | 25 |
| 26 | 974010 | 1240411 | 1507287 | 301116 | 1196821 | 26 |
| 27 | 942382 | 1204758 | 1469185 | 299496 | 1195535 | 27 |
| 28 | 911928 | 1170382 | 1432368 | 297776 | 1194054 | 28 |
| 29 | 882570 | 1137204 | 1396644 | 295962 | 1192357 | 29 |
| 30 | 854124 | 1104928 | 1361728 | 294066 | 1190460 | 30 |
| 31 | 826315 | 1073285 | 1327290 | 292130 | 1188382 | 31 |
| 32 | 798999 | 1041998 | 1293102 | 290164 | 1186033 | 32 |
| 33 | 772048 | 1010921 | 1259064 | 288134 | 1183305 | 33 |
| 34 | 745411 | 980052 | 1225182 | 286018 | 1180100 | 34 |
| 35 | 719106 | 949425 | 1191529 | 283795 | 1176364 | 35 |
| 36 | 693180 | 919099 | 1158110 | 281506 | 1172142 | 36 |
| 37 | 667735 | 889188 | 1125051 | 279187 | 1167534 | 37 |
| 38 | 642834 | 859797 | 1092465 | 276763 | 1162686 | 38 |
| 39 | 618507 | 831018 | 1060400 | 274273 | 1157651 | 39 |
| 40 | 594782 | 802885 | 1028928 | 271674 | 1152401 | 40 |
| 41 | 571609 | 775302 | 997940 | 268955 | 1146914 | 41 |
| 42 | 548871 | 748116 | 967317 | 266036 | 1141100 | 42 |
| 43 | 526488 | 721189 | 936885 | 262984 | 1134905 | 43 |
| 44 | 504433 | 694423 | 906537 | 259880 | 1128219 | 44 |
| 45 | 482723 | 667818 | 876244 | 256838 | 1120948 | 45 |
| 46 | 461415 | 641473 | 846042 | 253940 | 1112992 | 46 |
| 47 | 440540 | 615480 | 815985 | 251179 | 1104251 | 47 |
| 48 | 420072 | 589868 | 786128 | 248441 | 1094661 | 48 |
| 49 | 399973 | 564577 | 756472 | 245555 | 1084224 | 49 |
| 50 | 380162 | 539578 | 727025 | 242421 | 1072988 | 50 |
| 51 | 360620 | 514848 | 697864 | 238893 | 1061082 | 51 |
| 52 | 341379 | 490405 | 669034 | 234999 | 1048583 | 52 |
| 53 | 322458 | 466284 | 640505 | 230783 | 1035538 | 53 |
| 54 | 303874 | 442490 | 612201 | 226315 | 1021841 | 54 |

TABLE 49.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\,All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 285602 | 418897 | 583926 | 221622 | 1007303 | 55 |
| 56 | 267574 | 395350 | 555419 | 216776 | 991698 | 56 |
| 57 | 249781 | 371808 | 526573 | 211761 | 974882 | 57 |
| 58 | 232311 | 348343 | 497445 | 206544 | 956772 | 58 |
| 59 | 215212 | 325074 | 468115 | 201111 | 937342 | 59 |
| 60 | 198561 | 302124 | 438723 | 195375 | 916547 | 60 |
| 61 | 182393 | 279572 | 409361 | 189166 | 894363 | 61 |
| 62 | 166689 | 257398 | 380051 | 182296 | 870756 | 62 |
| 63 | 151473 | 235659 | 350923 | 174631 | 845623 | 63 |
| 64 | 136829 | 214512 | 322230 | 166129 | 818808 | 64 |
| 65 | 122894 | 194183 | 294263 | 156880 | 790031 | 65 |
| 66 | 109764 | 174845 | 267271 | 147057 | 758854 | 66 |
| 67 | 97491·7 | 156580 | 241381 | 136881 | 724945 | 67 |
| 68 | 86004·7 | 139287 | 216499 | 126484 | 688181 | 68 |
| 69 | 75198·7 | 122799 | 192448 | 115937 | 648597 | 69 |
| 70 | 64994·7 | 107040 | 169184 | 105258 | 606429 | 70 |
| 71 | 55428·7 | 92073·0 | 146845 | 94451 | 562107 | 71 |
| 72 | 46626·5 | 78138·0 | 125790 | 83609 | 516059 | 72 |
| 73 | 38706·4 | 65480·0 | 106425 | 72956 | 468877 | 73 |
| 74 | 31748·3 | 54256·0 | 89018·0 | 62766·0 | 421396 | 74 |
| 75 | 25748·6 | 44466·3 | 73627·0 | 53265·0 | 374532 | 75 |
| 76 | 20642·6 | 36039·6 | 60191·0 | 44592·0 | 329201 | 76 |
| 77 | 16351·3 | 28848·3 | 48581·0 | 36847·0 | 286102 | 77 |
| 78 | 12821·3 | 22793·1 | 38698·2 | 30120·8 | 245629 | 78 |
| 79 | 9987·98 | 17802·1 | 30473·1 | 24363·9 | 208100 | 79 |
| 80 | 7768·48 | 13777·8 | 23795·2 | 19480·8 | 173786 | 80 |
| 81 | 6059·18 | 10593·9 | 18487·5 | 15397·5 | 142894 | 81 |
| 82 | 4740·28 | 8113·65 | 14341·2 | 12030·8 | 115623 | 82 |
| 83 | 3701·28 | 6196·95 | 11059·5 | 9297·9 | 92201·6 | 83 |
| 84 | 2860·87 | 4715·25 | 8473·71 | 7113·29 | 72602·6 | 84 |
| 85 | 2189·49 | 3575·45 | 6451·81 | 5396·19 | 56605·6 | 85 |
| 86 | 1659·18 | 2700·26 | 4879·91 | 4066·09 | 43784·6 | 86 |
| 87 | 1244·58 | 2025·51 | 3660·51 | 3050·49 | 33593·6 | 87 |
| 88 | 923·42 | 1502·84 | 2715·93 | 2263·47 | 25515·9 | 88 |
| 89 | 676·77 | 1101·43 | 1990·49 | 1658·81 | 19097·3 | 89 |
| 90 | 489·00 | 795·84 | 1438·22 | 1198·58 | 14015·0 | 90 |
| 91 | 347·43 | 565·44 | 1021·84 | 851·59 | 9957·57 | 91 |
| 92 | 241·93 | 393·75 | 711·56 | 593·04 | 6933·97 | 92 |
| 93 | 164·40 | 267·57 | 483·53 | 402·97 | 4711·87 | 93 |
| 94 | 108·38 | 176·40 | 318·77 | 265·63 | 3106·37 | 94 |
| 95 | 68·72 | 111·86 | 202·13 | 168·47 | 1969·77 | 95 |
| 96 | 41·34 | 67·29 | 121·59 | 101·35 | 1184·93 | 96 |
| 97 | 23·06 | 37·54 | 67·83 | 56·55 | 661·08 | 97 |
| 98 | 11·45 | 18·64 | 33·68 | 28·08 | 328·27 | 98 |
| 99 | 4·61 | 7·50 | 13·56 | 11·31 | 132·16 | 99 |
| 100 | 1·08 | 1·76 | 3·18 | 2·66 | 31·01 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 50. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 27·72 | 5·84 | 5·58 | 6·14 | 23·03 | 68·31 | 16 |
| 17 | 27·46 | 5·94 | 5·70 | 6·35 | 23·82 | 69·27 | 17 |
| 18 | 27·21 | 6·04 | 5·84 | 6·57 | 24·64 | 70·29 | 18 |
| 19 | 27·00 | 6·14 | 5·97 | 6·78 | 25·50 | 71·40 | 19 |
| 20 | 26·84 | 6·25 | 6·12 | 7·00 | 26·39 | 72·60 | 20 |
| 21 | 26·73 | 6·36 | 6·27 | 7·21 | 27·32 | 73·89 | 21 |
| 22 | 26·67 | 6·48 | 6·43 | 7·42 | 28·27 | 75·28 | 22 |
| 23 | 26·65 | 6 60 | 6·60 | 7·65 | 29·26 | 76·76 | 23 |
| 24 | 26·67 | 6·73 | 6·77 | 7·88 | 30·28 | 78·32 | 24 |
| 25 | 26·70 | 6·86 | 6·94 | 8·12 | 31·33 | 79·96 | 25 |
| 26 | 26·76 | 6·99 | 7·12 | 8·37 | 32·41 | 81·65 | 26 |
| 27 | 26·81 | 7·13 | 7·31 | 8·63 | 33·52 | 83·40 | 27 |
| 28 | 26·87 | 7·27 | 7·50 | 8·90 | 34·67 | 85·20 | 28 |
| 29 | 26·91 | 7·42 | 7·69 | 9·17 | 35·85 | 87·04 | 29 |
| 30 | 26 94 | 7·57 | 7·89 | 9·45 | 37·07 | 88·92 | 30 |
| 31 | 26·97 | 7·72 | 8·10 | 9·73 | 38·34 | 90·86 | 31 |
| 32 | 26·98 | 7·87 | 8·32 | 10·03 | 39·66 | 92·85 | 32 |
| 33 | 26·98 | 8·02 | 8·53 | 10·34 | 41·02 | 94·90 | 33 |
| 34 | 26·98 | 8·16 | 8·76 | 10·67 | 42·45 | 97·03 | 34 |
| 35 | 26·97 | 8·31 | 8·99 | 11·01 | 43·94 | 99·22 | 35 |
| 36 | 26·95 | 8·46 | 9·21 | 11·35 | 45·49 | 101·46 | 36 |
| 37 | 26·92 | 8·60 | 9·44 | 11·70 | 47·10 | 103·77 | 37 |
| 38 | 26·88 | 8·75 | 9·67 | 12·05 | 48·77 | 106·12 | 38 |
| 39 | 26·83 | 8·89 | 9·89 | 12·39 | 50·51 | 108·51 | 39 |
| 40 | 26·77 | 9·03 | 10·12 | 12·73 | 52·30 | 110·96 | 40 |
| 41 | 26·71 | 9·17 | 10·34 | 13·08 | 54·16 | 113·45 | 41 |
| 42 | 26·64 | 9·31 | 10·58 | 13·42 | 56·07 | 116·01 | 42 |
| 43 | 26·55 | 9·45 | 10·81 | 13·77 | 58·06 | 118·65 | 43 |
| 44 | 26·45 | 9·58 | 11·06 | 14·13 | 60·13 | 121·36 | 44 |
| 45 | 26·34 | 9·71 | 11·31 | 14·51 | 62·29 | 124·15 | 45 |
| 46 | 26·20 | 9·84 | 11·57 | 14·90 | 64·53 | 127·03 | 46 |
| 47 | 26·05 | 9 98 | 11·83 | 15·30 | 66·86 | 130·02 | 47 |
| 48 | 25·89 | 10·12 | 12·10 | 15·73 | 69·29 | 133·12 | 48 |
| 49 | 25·71 | 10·26 | 12·38 | 16·19 | 71·83 | 136·37 | 49 |
| 50 | 25·53 | 10·40 | 12·67 | 16·68 | 74·47 | 139·76 | 50 |
| 51 | 25·35 | 10·56 | 12·96 | 17·19 | 77·24 | 143·30 | 51 |
| 52 | 25·16 | 10·71 | 13·27 | 17·73 | 80·12 | 146·98 | 52 |
| 53 | 24·95 | 10·86 | 13·57 | 18·28 | 83·11 | 150·77 | 53 |
| 54 | 24·71 | 11·01 | 13·86 | 18·85 | 86·22 | 154·65 | 54 |

TABLE 50.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 24·44 | 11·14 | 14·15 | 19·42 | 89·43 | 158·57 | 55 |
| 56 | 24·11 | 11·26 | 14·42 | 20·01 | 92·73 | 162·54 | 56 |
| 57 | 23·73 | 11·36 | 14·68 | 20·60 | 96·14 | 166·51 | 57 |
| 58 | 23·27 | 11·44 | 14·93 | 21·20 | 99·65 | 170·49 | 58 |
| 59 | 22·74 | 11·49 | 15·17 | 21·78 | 103·27 | 174·44 | 59 |
| 60 | 22·13 | 11·49 | 15·37 | 22·33 | 107·02 | 178·35 | 60 |
| 61 | 21·46 | 11·45 | 15·55 | 22·83 | 110·91 | 182·21 | 61 |
| 62 | 20·75 | 11·37 | 15·69 | 23·25 | 114·96 | 186·01 | 62 |
| 63 | 20·00 | 11·23 | 15·77 | 23·60 | 119·13 | 189·72 | 63 |
| 64 | 19·22 | 11·05 | 15·79 | 23·86 | 123·40 | 193·31 | 64 |
| 65 | 18·41 | 10·82 | 15·75 | 24·02 | 127·70 | 196·70 | 65 |
| 66 | 17·59 | 10·55 | 15·62 | 24·09 | 131·90 | 199·76 | 66 |
| 67 | 16·74 | 10·24 | 15·41 | 24·05 | 135·87 | 202·31 | 67 |
| 68 | 15·86 | 9·90 | 15·08 | 23·91 | 139·51 | 204·25 | 68 |
| 69 | 14·95 | 9·50 | 14·65 | 23·63 | 142·76 | 205·49 | 69 |
| 70 | 14·02 | 9·07 | 14·11 | 23·13 | 145·65 | 205·98 | 70 |
| 71 | 13·11 | 8·60 | 13·48 | 22·41 | 148·20 | 205·80 | 71 |
| 72 | 12·22 | 8·11 | 12·79 | 21·44 | 150·47 | 205·03 | 72 |
| 73 | 11·39 | 7·61 | 12·07 | 20·23 | 152·44 | 203·75 | 73 |
| 74 | 10·64 | 7·14 | 11·37 | 18·88 | 154·10 | 202·13 | 74 |
| 75 | 9·97 | 6·70 | 10·71 | 17·49 | 155·40 | 200·28 | 75 |
| 76 | 9·40 | 6·30 | 10·12 | 16·18 | 156·25 | 198·24 | 76 |
| 77 | 8·90 | 5·94 | 9·58 | 15·02 | 156·56 | 196·01 | 77 |
| 78 | 8·47 | 5·62 | 9·12 | 14·03 | 156·27 | 193·50 | 78 |
| 79 | 8·07 | 5·31 | 8·68 | 13·27 | 155·29 | 190·62 | 79 |
| 80 | 7·69 | 5·01 | 8·28 | 12·66 | 153·66 | 187·30 | 80 |
| 81 | 7·35 | 4·72 | 7·90 | 12·09 | 151·43 | 183·49 | 81 |
| 82 | 7·03 | 4·44 | 7·57 | 11·58 | 148·63 | 179·25 | 82 |
| 83 | 6·75 | 4·17 | 7·26 | 11·11 | 145·37 | 174·66 | 83 |
| 84 | 6·50 | 3·90 | 6·99 | 10·69 | 141·76 | 169·84 | 84 |
| 85 | 6·27 | 3·65 | 6·74 | 10·31 | 137·80 | 164·76 | 85 |
| 86 | 6·05 | 3·42 | 6·50 | 9·94 | 133·56 | 159·47 | 86 |
| 87 | 5·83 | 3·25 | 6·27 | 9·60 | 129·09 | 154·04 | 87 |
| 88 | 5·61 | 3·11 | 6·04 | 9·24 | 124·33 | 148·32 | 88 |
| 89 | 5·38 | 2·98 | 5·79 | 8·86 | 119·21 | 142·22 | 89 |
| 90 | 5·13 | 2·84 | 5·52 | 8·44 | 113·73 | 135·67 | 90 |
| 91 | 4·87 | 2·69 | 5·24 | 8·01 | 107·81 | 128·61 | 91 |
| 92 | 4·58 | 2·53 | 4·93 | 7·54 | 101·49 | 121·08 | 92 |
| 93 | 4·27 | 2·36 | 4·60 | 7·03 | 94·65 | 112·92 | 93 |
| 94 | 3·94 | 2·18 | 4·24 | 6·49 | 87·35 | 104·20 | 94 |
| 95 | 3·58 | 1·98 | 3·85 | 5·89 | 79·23 | 94·52 | 95 |
| 96 | 3·17 | 1·75 | 3·41 | 5·21 | 70·23 | 83·77 | 96 |
| 97 | 2·72 | 1·50 | 2·92 | 4·46 | 60·14 | 71·74 | 97 |
| 98 | 2·21 | 1·22 | 2·37 | 3·63 | 48·85 | 58·28 | 98 |
| 99 | 1·60 | ·89 | 1·72 | 2·63 | 35·49 | 42·33 | 99 |
| 100 | ·84 | ·46 | ·90 | 1·37 | 18·56 | 22·14 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 51. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\,12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1661871 | 2011984 | 2346295 | 367871 | 1380490 | 16 |
| 17 | 1591379 | 1935363 | 2265842 | 367871 | 1380490 | 17 |
| 18 | 1524432 | 1862491 | 2189323 | 367758 | 1380490 | 18 |
| 19 | 1461769 | 1794101 | 2117464 | 367097 | 1380435 | 19 |
| 20 | 1403722 | 1730467 | 2050477 | 365821 | 1380222 | 20 |
| 21 | 1350116 | 1671413 | 1988185 | 364073 | 1379760 | 21 |
| 22 | 1300584 | 1616520 | 1930166 | 362087 | 1378916 | 22 |
| 23 | 1254586 | 1565299 | 1875831 | 359978 | 1377574 | 23 |
| 24 | 1211349 | 1516929 | 1824315 | 357898 | 1375632 | 24 |
| 25 | 1170256 | 1470749 | 1774967 | 355890 | 1373089 | 25 |
| 26 | 1130918 | 1426419 | 1727452 | 353824 | 1369947 | 26 |
| 27 | 1092816 | 1383419 | 1681214 | 351707 | 1366295 | 27 |
| 28 | 1055639 | 1341439 | 1635993 | 349506 | 1362213 | 28 |
| 29 | 1019259 | 1300276 | 1591627 | 347192 | 1357853 | 29 |
| 30 | 983599 | 1259857 | 1548047 | 344812 | 1353354 | 30 |
| 31 | 948731 | 1220222 | 1505259 | 342411 | 1348803 | 31 |
| 32 | 914647 | 1181304 | 1463198 | 340098 | 1344279 | 32 |
| 33 | 881341 | 1143107 | 1421873 | 337868 | 1339854 | 33 |
| 34 | 848902 | 1105731 | 1381292 | 335720 | 1335526 | 34 |
| 35 | 817256 | 1069114 | 1341371 | 333558 | 1331266 | 35 |
| 36 | 786275 | 1033079 | 1301887 | 331210 | 1327014 | 36 |
| 37 | 755963 | 997616 | 1262731 | 328549 | 1322606 | 37 |
| 38 | 726324 | 962716 | 1223920 | 325519 | 1317868 | 38 |
| 39 | 697333 | 928372 | 1185469 | 322048 | 1312674 | 39 |
| 40 | 669022 | 894632 | 1147449 | 318174 | 1306890 | 40 |
| 41 | 641439 | 861611 | 1110043 | 314010 | 1300521 | 41 |
| 42 | 614535 | 829270 | 1073300 | 309609 | 1293671 | 42 |
| 43 | 588263 | 797527 | 1037148 | 305088 | 1286436 | 43 |
| 44 | 562604 | 766376 | 1001591 | 300550 | 1278925 | 44 |
| 45 | 537498 | 735749 | 966568 | 296050 | 1271217 | 45 |
| 46 | 512912 | 705646 | 932068 | 291553 | 1263261 | 46 |
| 47 | 488931 | 676221 | 898235 | 287163 | 1254961 | 47 |
| 48 | 465560 | 647485 | 865071 | 282937 | 1246289 | 48 |
| 49 | 442821 | 619466 | 832617 | 278855 | 1237066 | 49 |
| 50 | 420736 | 592192 | 800896 | 274844 | 1227195 | 50 |
| 51 | 399276 | 565577 | 769770 | 270832 | 1216578 | 51 |
| 52 | 378358 | 539471 | 739001 | 266660 | 1205049 | 52 |
| 53 | 357909 | 513763 | 708416 | 262253 | 1192459 | 53 |
| 54 | 337798 | 488274 | 677787 | 257590 | 1178678 | 54 |

TABLE 51.—*continued.*

| Age $x$ | First Three Months $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 317953 | 462907 | 646992 | 252656 | 1163540 | 55 |
| 56 | 298276 | 437571 | 615960 | 247467 | 1147085 | 56 |
| 57 | 278699 | 412160 | 584642 | 242019 | 1129353 | 57 |
| 58 | 259227 | 386648 | 553020 | 236151 | 1110258 | 58 |
| 59 | 239905 | 361092 | 521110 | 229743 | 1089667 | 59 |
| 60 | 220751 | 335383 | 488732 | 222716 | 1067425 | 60 |
| 61 | 201929 | 309654 | 455950 | 214753 | 1043401 | 61 |
| 62 | 183633 | 284213 | 423026 | 205765 | 1017330 | 62 |
| 63 | 166000 | 259242 | 390135 | 195880 | 988914 | 63 |
| 64 | 149164 | 234916 | 357500 | 185163 | 957908 | 64 |
| 65 | 133243 | 211536 | 325485 | 173793 | 924004 | 65 |
| 66 | 118272 | 189233 | 294287 | 161947 | 886827 | 66 |
| 67 | 104253 | 168055 | 264009 | 149804 | 846154 | 67 |
| 68 | 91180·1 | 148075 | 234805 | 137480 | 802112 | 68 |
| 69 | 79055·1 | 129309 | 206794 | 124958 | 755070 | 69 |
| 70 | 67940·1 | 111869 | 180233 | 112090 | 705646 | 70 |
| 71 | 57888·1 | 95888·9 | 155427 | 98980 | 654595 | 71 |
| 72 | 48921·9 | 81401·9 | 132605 | 85831 | 602467 | 72 |
| 73 | 41058·9 | 68511·9 | 112050 | 72969 | 549695 | 73 |
| 74 | 34288·6 | 57311·9 | 93977·0 | 60870·0 | 496846 | 74 |
| 75 | 28519·9 | 47683·1 | 78315·0 | 50033·0 | 444383 | 75 |
| 76 | 23628·6 | 39468·4 | 64900·0 | 40681·0 | 392855 | 76 |
| 77 | 19494·7 | 32519·1 | 53516·0 | 32878·0 | 342962 | 77 |
| 78 | 16001·4 | 26620·8 | 43849·3 | 26527·7 | 295352 | 78 |
| 79 | 13017·7 | 21580·8 | 35589·3 | 21417·7 | 250636 | 79 |
| 80 | 10486·0 | 17308·2 | 28588·8 | 17253·2 | 209440 | 80 |
| 81 | 8359·73 | 13724·8 | 22718·0 | 13755·0 | 172257 | 81 |
| 82 | 6595·33 | 10755·5 | 17850·7 | 10851·3 | 139347 | 82 |
| 83 | 5149·73 | 8328·59 | 13868·6 | 8472·4 | 110891 | 83 |
| 84 | 3980·43 | 6372·49 | 10654·6 | 6548·8 | 86853·6 | 84 |
| 85 | 3046·32 | 4820·79 | 8098·02 | 5011·78 | 67007·6 | 85 |
| 86 | 2308·48 | 3614·59 | 6098·02 | 3797·78 | 50994·6 | 86 |
| 87 | 1731·63 | 2695·28 | 4558·12 | 2848·78 | 38328·5 | 87 |
| 88 | 1284·79 | 1995·50 | 3377·62 | 2113·98 | 28457·8 | 88 |
| 89 | 941·62 | 1462·50 | 2475·45 | 1549·35 | 20856·6 | 89 |
| 90 | 680·37 | 1056·73 | 1788·63 | 1119·47 | 15069·9 | 90 |
| 91 | 483·40 | 750·80 | 1270·81 | 795·29 | 10707·1 | 91 |
| 92 | 336·62 | 522·82 | 884·93 | 553·70 | 7455·97 | 92 |
| 93 | 228·75 | 355·28 | 601·34 | 376·29 | 5066·57 | 93 |
| 94 | 150·81 | 234·23 | 396·44 | 248·09 | 3340·17 | 94 |
| 95 | 95·63 | 148·53 | 251·39 | 157·34 | 2118·07 | 95 |
| 96 | 57·53 | 89·35 | 151·23 | 94·62 | 1274·15 | 96 |
| 97 | 32·10 | 49·85 | 84·37 | 52·78 | 710·86 | 97 |
| 98 | 15·94 | 24·76 | 41·90 | 26·20 | 352·99 | 98 |
| 99 | 6·42 | 9·97 | 16·87 | 10·54 | 142·12 | 99 |
| 100 | 1·51 | 2·34 | 3·96 | 2·47 | 33·35 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 52. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Single Premiums for Assurance. Death of Wife in the Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 16 | 21·103 | ·3251 | ·1625 | 16 |
| 17 | 20·852 | ·3331 | ·1665 | 17 |
| 18 | 20·598 | ·3412 | ·1706 | 18 |
| 19 | 20·344 | ·3493 | ·1747 | 19 |
| 20 | 20·091 | ·3574 | ·1787 | 20 |
| 21 | 19·841 | ·3654 | ·1827 | 21 |
| 22 | 19·593 | ·3733 | ·1867 | 22 |
| 23 | 19·348 | ·3812 | ·1906 | 23 |
| 24 | 19·104 | ·3890 | ·1945 | 24 |
| 25 | 18·860 | ·3968 | ·1984 | 25 |
| 26 | 18·616 | ·4046 | ·2023 | 26 |
| 27 | 18·370 | ·4125 | ·2062 | 27 |
| 28 | 18·121 | ·4204 | ·2102 | 28 |
| 29 | 17·868 | ·4285 | ·2143 | 29 |
| 30 | 17·609 | ·4368 | ·2184 | 30 |
| 31 | 17·344 | ·4453 | ·2226 | 31 |
| 32 | 17·070 | ·4541 | ·2270 | 32 |
| 33 | 16·789 | ·4630 | ·2315 | 33 |
| 34 | 16·502 | ·4722 | ·2361 | 34 |
| 35 | 16·209 | ·4816 | ·2408 | 35 |
| 36 | 15·911 | ·4911 | ·2456 | 36 |
| 37 | 15·611 | ·5007 | ·2504 | 37 |
| 38 | 15·308 | ·5104 | ·2552 | 38 |
| 39 | 15·003 | ·5201 | ·2601 | 39 |
| 40 | 14·695 | ·5300 | ·2650 | 40 |
| 41 | 14·384 | ·5400 | ·2700 | 41 |
| 42 | 14·070 | ·5500 | ·2750 | 42 |
| 43 | 13·751 | ·5602 | ·2801 | 43 |
| 44 | 13·427 | ·5706 | ·2853 | 44 |
| 45 | 13·097 | ·5811 | ·2906 | 45 |
| 46 | 12·761 | ·5919 | ·2959 | 46 |
| 47 | 12·419 | ·6028 | ·3014 | 47 |
| 48 | 12·073 | ·6139 | ·3069 | 48 |
| 49 | 11·724 | ·6250 | ·3125 | 49 |
| 50 | 11·375 | ·6362 | ·3181 | 50 |
| 51 | 11·026 | ·6474 | ·3237 | 51 |
| 52 | 10·681 | ·6584 | ·3292 | 52 |
| 53 | 10·338 | ·6694 | ·3347 | 53 |
| 54 | 9·995 | ·6803 | ·3402 | 54 |

TABLE 52.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in the Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 9·653 | ·6913 | ·3456 | 55 |
| 56 | 9·308 | ·7023 | ·3511 | 56 |
| 57 | 8·959 | ·7135 | ·3567 | 57 |
| 58 | 8·609 | ·7247 | ·3623 | 58 |
| 59 | 8·257 | ·7359 | ·3680 | 59 |
| 60 | 7·908 | ·7471 | ·3735 | 60 |
| 61 | 7·565 | ·7580 | ·3790 | 61 |
| 62 | 7·233 | ·7687 | ·3843 | 62 |
| 63 | 6·912 | ·7789 | ·3895 | 63 |
| 64 | 6·603 | ·7888 | ·3944 | 64 |
| 65 | 6·303 | ·7984 | ·3992 | 65 |
| 66 | 6·011 | ·8078 | ·4039 | 66 |
| 67 | 5·721 | ·8170 | ·4085 | 67 |
| 68 | 5·434 | ·8262 | ·4131 | 68 |
| 69 | 5·149 | ·8353 | ·4177 | 69 |
| 70 | 4·867 | ·8443 | ·4222 | 70 |
| 71 | 4·591 | ·8532 | ·4266 | 71 |
| 72 | 4·323 | ·8617 | ·4309 | 72 |
| 73 | 4·067 | ·8699 | ·4350 | 73 |
| 74 | 3·825 | ·8777 | ·4388 | 74 |
| 75 | 3·596 | ·8850 | ·4425 | 75 |
| 76 | 3·383 | ·8918 | ·4459 | 76 |
| 77 | 3·183 | ·8982 | ·4491 | 77 |
| 78 | 2·996 | ·9042 | ·4521 | 78 |
| 79 | 2·822 | ·9097 | ·4549 | 79 |
| 80 | 2·661 | ·9149 | ·4575 | 80 |
| 81 | 2·514 | ·9196 | ·4598 | 81 |
| 82 | 2·382 | ·9238 | ·4619 | 82 |
| 83 | 2·267 | ·9275 | ·4637 | 83 |
| 84 | 2·169 | ·9306 | ·4653 | 84 |
| 85 | 2·084 | ·9334 | ·4667 | 85 |
| 86 | 2·008 | ·9358 | ·4679 | 86 |
| 87 | 1·938 | ·9380 | ·4690 | 87 |
| 88 | 1·869 | ·9402 | ·4701 | 88 |
| 89 | 1·797 | ·9425 | ·4713 | 89 |
| 90 | 1·721 | ·9450 | ·4725 | 90 |
| 91 | 1·636 | ·9477 | ·4738 | 91 |
| 92 | 1·548 | ·9505 | ·4753 | 92 |
| 93 | 1·450 | ·9536 | ·4768 | 93 |
| 94 | 1·348 | ·9569 | ·4784 | 94 |
| 95 | 1·233 | ·9606 | ·4803 | 95 |
| 96 | 1·104 | ·9647 | ·4823 | 96 |
| 97 | ·958 | ·9694 | ·4847 | 97 |
| 98 | ·794 | ·9746 | ·4873 | 98 |
| 99 | ·599 | ·9808 | ·4904 | 99 |
| 100 | ·331 | ·9894 | ·4947 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 53. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Premiums for Life Assurance. Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 59946 | 1335218 | 22·771 | ·2717 | ·01193 | 16 |
| 17 | 57911 | 1277307 | 22·553 | ·2787 | ·01235 | 17 |
| 18 | 55935 | 1221372 | 22·333 | ·2857 | ·01279 | 18 |
| 19 | 54014 | 1167358 | 22·110 | ·2929 | ·01325 | 19 |
| 20 | 52149 | 1115209 | 21·882 | ·3001 | ·01372 | 20 |
| 21 | 50338 | 1064871 | 21·652 | ·3075 | ·01421 | 21 |
| 22 | 48583 | 1016288 | 21·416 | ·3151 | ·01471 | 22 |
| 23 | 46881 | 969407 | 21·175 | ·3228 | ·01524 | 23 |
| 24 | 45235 | 924172 | 20·928 | ·3306 | ·01580 | 24 |
| 25 | 43641 | 880531 | 20·674 | ·3388 | ·01639 | 25 |
| 26 | 42098 | 838433 | 20·413 | ·3471 | ·01700 | 26 |
| 27 | 40603 | 797830 | 20·146 | ·3557 | ·01765 | 27 |
| 28 | 39153 | 758677 | 19·874 | ·3644 | ·01833 | 28 |
| 29 | 37746 | 720931 | 19·596 | ·3733 | ·01905 | 29 |
| 30 | 36379 | 684552 | 19·314 | ·3823 | ·01979 | 30 |
| 31 | 35049 | 649503 | 19·028 | ·3914 | ·02057 | 31 |
| 32 | 33757 | 615746 | 18·738 | ·4007 | ·02139 | 32 |
| 33 | 32500 | 583246 | 18·443 | ·4101 | ·02224 | 33 |
| 34 | 31277 | 551969 | 18·145 | ·4197 | ·02313 | 34 |
| 35 | 30089 | 521880 | 17·841 | ·4294 | ·02407 | 35 |
| 36 | 28933 | 492947 | 17·535 | ·4392 | ·02505 | 36 |
| 37 | 27807 | 465140 | 17·224 | ·4491 | ·02608 | 37 |
| 38 | 26710 | 438430 | 16·912 | ·4591 | ·02714 | 38 |
| 39 | 25640 | 412790 | 16·596 | ·4692 | ·02827 | 39 |
| 40 | 24596 | 388194 | 16·279 | ·4794 | ·02944 | 40 |
| 41 | 23579 | 364615 | 15·961 | ·4895 | ·03067 | 41 |
| 42 | 22587 | 342028 | 15·639 | ·4998 | ·03196 | 42 |
| 43 | 21621 | 320407 | 15·316 | ·5101 | ·03331 | 43 |
| 44 | 20681 | 299726 | 14·989 | ·5206 | ·03473 | 44 |
| 45 | 19771 | 279955 | 14·656 | ·5313 | ·03625 | 45 |
| 46 | 18888 | 261067 | 14·318 | ·5421 | ·03786 | 46 |
| 47 | 18033 | 243034 | 13·973 | ·5531 | ·03958 | 47 |
| 48 | 17205 | 225829 | 13·622 | ·5643 | ·04143 | 48 |
| 49 | 16403 | 209426 | 13·264 | ·5758 | ·04341 | 49 |
| 50 | 15622 | 193804 | 12·901 | ·5874 | ·04553 | 50 |
| 51 | 14862 | 178942 | 12·536 | ·5991 | ·04779 | 51 |
| 52 | 14121 | 164821 | 12·168 | ·6108 | ·05020 | 52 |
| 53 | 13396 | 151425 | 11·800 | ·6226 | ·05276 | 53 |
| 54 | 12688 | 138737 | 11·430 | ·6344 | ·05550 | 54 |

TABLE 53.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $A_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 11996 | 126741 | 11·060 | ·6463 | ·05842 | 55 |
| 56 | 11319 | 115422 | 10·692 | ·6580 | ·06154 | 56 |
| 57 | 10658 | 104764 | 10·324 | ·6698 | ·06488 | 57 |
| 58 | 10012 | 94752 | 9·959 | ·6815 | ·06843 | 58 |
| 59 | 9379·3 | 85372·8 | 9·596 | ·6931 | ·07223 | 59 |
| 60 | 8760·7 | 76612·1 | 9·239 | ·7045 | ·07625 | 60 |
| 61 | 8156·1 | 68456·0 | 8·887 | ·7158 | ·08054 | 61 |
| 62 | 7565·7 | 60890·3 | 8·542 | ·7268 | ·08509 | 62 |
| 63 | 6990·2 | 53900·1 | 8·204 | ·7376 | ·08991 | 63 |
| 64 | 6430·7 | 47469·4 | 7·875 | ·7481 | ·09500 | 64 |
| 65 | 5889·0 | 41580·4 | 7·554 | ·7584 | ·10040 | 65 |
| 66 | 5367·2 | 36213·2 | 7·239 | ·7685 | ·10616 | 66 |
| 67 | 4867·5 | 31345·7 | 6·932 | ·7783 | ·11228 | 67 |
| 68 | 4392·0 | 26953·7 | 6·628 | ·7880 | ·11889 | 68 |
| 69 | 3942·2 | 23011·5 | 6·328 | ·7976 | ·12604 | 69 |
| 70 | 3518·9 | 19492·6 | 6·030 | ·8071 | ·13385 | 70 |
| 71 | 3121·7 | 16370·9 | 5·734 | ·8166 | ·14242 | 71 |
| 72 | 2749·7 | 13621·2 | 5·443 | ·8259 | ·15174 | 72 |
| 73 | 2402·3 | 11218·9 | 5·158 | ·8350 | ·16189 | 73 |
| 74 | 2079·2 | 9139·7 | 4·884 | ·8438 | ·17277 | 74 |
| 75 | 1780·5 | 7359·2 | 4·620 | ·8522 | ·18447 | 75 |
| 76 | 1506·1 | 5853·1 | 4·372 | ·8602 | ·19674 | 76 |
| 77 | 1257·0 | 4596·1 | 4·140 | ·8676 | ·20956 | 77 |
| 78 | 1034·0 | 3562·1 | 3·928 | ·8744 | ·22260 | 78 |
| 79 | 837·61 | 2724·45 | 3·735 | ·8805 | ·23576 | 79 |
| 80 | 667·57 | 2056·88 | 3·562 | ·8861 | ·24876 | 80 |
| 81 | 523·76 | 1533·12 | 3·406 | ·8911 | ·26162 | 81 |
| 82 | 405·11 | 1128·01 | 3·263 | ·8956 | ·27448 | 82 |
| 83 | 309·58 | 818·43 | 3·121 | ·9002 | ·28843 | 83 |
| 84 | 234·03 | 584·40 | 2·973 | ·9049 | ·30438 | 84 |
| 85 | 175·08 | 409·32 | 2·813 | ·9100 | ·32351 | 85 |
| 86 | 129·38 | 279·94 | 2·638 | ·9156 | ·34709 | 86 |
| 87 | 94·12 | 185·82 | 2·446 | ·9218 | ·37685 | 87 |
| 88 | 66·82 | 119·00 | 2·251 | ·9280 | ·41226 | 88 |
| 89 | 45·97 | 73·03 | 2·055 | ·9343 | ·45463 | 89 |
| 90 | 30·42 | 42·61 | 1 865 | ·9404 | ·50421 | 90 |
| 91 | 19·22 | 23·39 | 1·677 | ·9464 | ·56432 | 91 |
| 92 | 11·44 | 11·95 | 1·498 | ·9521 | ·63557 | 92 |
| 93 | 6·38 | 5·57 | 1·320 | ·9578 | ·72559 | 93 |
| 94 | 3·26 | 2·31 | 1·148 | ·9633 | ·83910 | 94 |
| 95 | 1·49 | ·82 | ·982 | ·9686 | ·98635 | 95 |
| 96 | ·60 | ·22 | ·781 | ·9750 | 1·25099 | 96 |
| 97 | ·18 | ·04 | ·638 | ·9796 | 1·53542 | 97 |
| 98 | ·04 | ·00 | ·416 | ·9867 | 2·37188 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 54. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 18·51 | 3·70 | 3·40 | 3·45 | 11·75 | 40·81 | 16 |
| 17 | 18·33 | 3·78 | 3·50 | 3·58 | 12·16 | 41·35 | 17 |
| 18 | 18·17 | 3·86 | 3·61 | 3·70 | 12·59 | 41·93 | 18 |
| 19 | 18·03 | 3·94 | 3·71 | 3·83 | 13·04 | 42·56 | 19 |
| 20 | 17·93 | 4·02 | 3·81 | 3·96 | 13·51 | 43·24 | 20 |
| 21 | 17·87 | 4·10 | 3·91 | 4·09 | 13·99 | 43·96 | 21 |
| 22 | 17·83 | 4·18 | 4·02 | 4·22 | 14·49 | 44·73 | 22 |
| 23 | 17·82 | 4·25 | 4·11 | 4·34 | 14·99 | 45·52 | 23 |
| 24 | 17·81 | 4·33 | 4·21 | 4·47 | 15·52 | 46·34 | 24 |
| 25 | 17·82 | 4·41 | 4·31 | 4·60 | 16·05 | 47·18 | 25 |
| 26 | 17·83 | 4·48 | 4·41 | 4·73 | 16·60 | 48·05 | 26 |
| 27 | 17·84 | 4·56 | 4·52 | 4·87 | 17·16 | 48·95 | 27 |
| 28 | 17·85 | 4·65 | 4·62 | 5·01 | 17·75 | 49·88 | 28 |
| 29 | 17·87 | 4·73 | 4·73 | 5·15 | 18·36 | 50·84 | 29 |
| 30 | 17·89 | 4·82 | 4·84 | 5·30 | 18·98 | 51·84 | 30 |
| 31 | 17·90 | 4·91 | 4·96 | 5·46 | 19·64 | 52·87 | 31 |
| 32 | 17·92 | 5·00 | 5·08 | 5·61 | 20·32 | 53·93 | 32 |
| 33 | 17·94 | 5·10 | 5·21 | 5·77 | 21·02 | 55·04 | 33 |
| 34 | 17·95 | 5·20 | 5·34 | 5·94 | 21·75 | 56·18 | 34 |
| 35 | 17·97 | 5·30 | 5·47 | 6·12 | 22·50 | 57·36 | 35 |
| 36 | 17·99 | 5·39 | 5·61 | 6·30 | 23·28 | 58·57 | 36 |
| 37 | 18·01 | 5·49 | 5·74 | 6·50 | 24·09 | 59·83 | 37 |
| 38 | 18·03 | 5·60 | 5·89 | 6·69 | 24·93 | 61·13 | 38 |
| 39 | 18·04 | 5·70 | 6·04 | 6·90 | 25·79 | 62·47 | 39 |
| 40 | 18·04 | 5·80 | 6·19 | 7·11 | 26·70 | 63·84 | 40 |
| 41 | 18·04 | 5·91 | 6·34 | 7·33 | 27·64 | 65·26 | 41 |
| 42 | 18·04 | 6·01 | 6·50 | 7·55 | 28·61 | 66·72 | 42 |
| 43 | 18·02 | 6·12 | 6·67 | 7·79 | 29·62 | 68·22 | 43 |
| 44 | 18·00 | 6·23 | 6·83 | 8·04 | 30·68 | 69·78 | 44 |
| 45 | 17·97 | 6·34 | 7·00 | 8·30 | 31·78 | 71·38 | 45 |
| 46 | 17·93 | 6·45 | 7·18 | 8·56 | 32·92 | 73·04 | 46 |
| 47 | 17·88 | 6·56 | 7·36 | 8·83 | 34·11 | 74·75 | 47 |
| 48 | 17·82 | 6·67 | 7·54 | 9·12 | 35·35 | 76·49 | 48 |
| 49 | 17·73 | 6·78 | 7·73 | 9·41 | 36·63 | 78·28 | 49 |
| 50 | 17·63 | 6·87 | 7·93 | 9·72 | 37·96 | 80·11 | 50 |
| 51 | 17·52 | 6·97 | 8·12 | 10·03 | 39·34 | 81·98 | 51 |
| 52 | 17·38 | 7·06 | 8·32 | 10·36 | 40·76 | 83·87 | 52 |
| 53 | 17·23 | 7·15 | 8·52 | 10·69 | 42·21 | 85·80 | 53 |
| 54 | 17·07 | 7·23 | 8·72 | 11·03 | 43·72 | 87·77 | 54 |

TABLE 54.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 16·89 | 7·31 | 8·92 | 11·38 | 45·28 | 89·77 | 55 |
| 56 | 16·69 | 7·38 | 9·11 | 11·74 | 46·90 | 91·82 | 56 |
| 57 | 16·47 | 7·45 | 9·30 | 12·10 | 48·61 | 93·93 | 57 |
| 58 | 16·23 | 7·51 | 9·48 | 12·46 | 50·42 | 96·11 | 58 |
| 59 | 15·97 | 7·57 | 9·66 | 12·84 | 52·36 | 98·39 | 59 |
| 60 | 15·69 | 7·62 | 9·83 | 13·20 | 54·43 | 100·77 | 60 |
| 61 | 15·40 | 7·65 | 9·99 | 13·59 | 56·62 | 103·25 | 61 |
| 62 | 15·08 | 7·67 | 10·14 | 13·95 | 58·95 | 105·79 | 62 |
| 63 | 14·73 | 7·68 | 10·27 | 14·31 | 61·37 | 108·37 | 63 |
| 64 | 14·36 | 7·67 | 10·39 | 14·65 | 63·88 | 110·94 | 64 |
| 65 | 13·95 | 7·63 | 10·48 | 14·98 | 66·44 | 113·48 | 65 |
| 66 | 13·51 | 7·58 | 10·55 | 15·27 | 69·02 | 115·93 | 66 |
| 67 | 13·03 | 7·49 | 10·58 | 15·54 | 71·62 | 118·26 | 67 |
| 68 | 12·50 | 7·38 | 10·57 | 15·74 | 74·18 | 120·37 | 68 |
| 69 | 11·93 | 7·22 | 10·50 | 15·84 | 76·68 | 122·16 | 69 |
| 70 | 11·32 | 7·02 | 10·35 | 15·84 | 79·03 | 123·55 | 70 |
| 71 | 10·69 | 6·78 | 10·12 | 15·71 | 81·18 | 124·49 | 71 |
| 72 | 10·06 | 6·51 | 9·84 | 15·46 | 83·09 | 124·96 | 72 |
| 73 | 9·42 | 6·23 | 9·50 | 15·10 | 84·74 | 124·99 | 73 |
| 74 | 8·80 | 5·93 | 9·11 | 14·66 | 86·09 | 124·59 | 74 |
| 75 | 8·18 | 5·62 | 8·70 | 14·13 | 87·16 | 123·80 | 75 |
| 76 | 7·58 | 5·30 | 8·26 | 13·54 | 88·00 | 122·69 | 76 |
| 77 | 7·00 | 4·99 | 7·80 | 12·89 | 88·64 | 121·32 | 77 |
| 78 | 6·43 | 4·67 | 7·32 | 12·23 | 89·11 | 119·76 | 78 |
| 79 | 5·91 | 4·35 | 6·82 | 11·54 | 89·45 | 118·07 | 79 |
| 80 | 5·43 | 4·04 | 6·33 | 10·86 | 89·66 | 116·33 | 80 |
| 81 | 5·00 | 3·75 | 5·88 | 10·20 | 89·66 | 114·48 | 81 |
| 82 | 4·60 | 3·46 | 5·47 | 9·53 | 89·24 | 112·30 | 82 |
| 83 | 4·22 | 3·20 | 5·10 | 8·86 | 88·19 | 109·57 | 83 |
| 84 | 3·85 | 2·94 | 4·77 | 8·19 | 86·37 | 106·13 | 84 |
| 85 | 3·47 | 2·71 | 4·45 | 7·54 | 83·69 | 101·86 | 85 |
| 86 | 3·10 | 2·48 | 4·14 | 6·90 | 80·16 | 96·79 | 86 |
| 87 | 2·74 | 2·26 | 3·82 | 6·29 | 75·82 | 90·94 | 87 |
| 88 | 2·45 | 2·07 | 3·51 | 5·73 | 70·94 | 84·70 | 88 |
| 89 | 2·24 | 1·89 | 3·21 | 5·25 | 65·62 | 78·22 | 89 |
| 90 | 2·04 | 1·72 | 2·93 | 4·78 | 60·16 | 71·63 | 90 |
| 91 | 1·84 | 1·56 | 2·64 | 4·31 | 54·53 | 64·88 | 91 |
| 92 | 1·66 | 1·40 | 2·37 | 3·88 | 49·03 | 58·34 | 92 |
| 93 | 1·47 | 1·24 | 2·11 | 3·44 | 43·55 | 51·82 | 93 |
| 94 | 1·30 | 1·09 | 1·85 | 3·03 | 38·28 | 45·54 | 94 |
| 95 | 1·13 | ·95 | 1·62 | 2·65 | 33·44 | 39·79 | 95 |
| 96 | ·93 | ·78 | 1·34 | 2·17 | 27·50 | 32·72 | 96 |
| 97 | ·78 | ·67 | 1·17 | 1·84 | 23·42 | 27·87 | 97 |
| 98 | ·46 | ·46 | ·92 | 1·15 | 15·62 | 18·61 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 55. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12/12}$ | After Two Years. $K_x^{24\,All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1109569 | 1331189 | 1535063 | 207110 | 704360 | 16 |
| 17 | 1061492 | 1280284 | 1483156 | 207110 | 704360 | 17 |
| 18 | 1016190 | 1232136 | 1433869 | 207110 | 704360 | 18 |
| 19 | 974086 | 1187065 | 1387478 | 206890 | 704360 | 19 |
| 20 | 935237 | 1145084 | 1343959 | 206412 | 704360 | 20 |
| 21 | 899474 | 1105992 | 1303073 | 205746 | 704155 | 21 |
| 22 | 866341 | 1069347 | 1264401 | 204806 | 703710 | 22 |
| 23 | 835273 | 1034700 | 1227558 | 203566 | 702947 | 23 |
| 24 | 805801 | 1001636 | 1192192 | 202139 | 701841 | 24 |
| 25 | 777588 | 969868 | 1158070 | 200628 | 700419 | 25 |
| 26 | 750457 | 939222 | 1125024 | 199127 | 698748 | 26 |
| 27 | 724287 | 909578 | 1092983 | 197639 | 696887 | 27 |
| 28 | 698969 | 880871 | 1061884 | 196123 | 694934 | 28 |
| 29 | 674442 | 853038 | 1031668 | 194546 | 692858 | 29 |
| 30 | 650616 | 825950 | 1002209 | 192915 | 690672 | 30 |
| 31 | 627442 | 799562 | 973464 | 191203 | 688350 | 31 |
| 32 | 604878 | 773799 | 945362 | 189413 | 685874 | 32 |
| 33 | 582918 | 748659 | 917904 | 187591 | 683158 | 33 |
| 34 | 561557 | 724110 | 891027 | 185838 | 680193 | 34 |
| 35 | 540788 | 700120 | 864675 | 184120 | 676972 | 35 |
| 36 | 520577 | 676663 | 838829 | 182408 | 673490 | 36 |
| 37 | 500836 | 653660 | 813386 | 180650 | 669746 | 37 |
| 38 | 481514 | 631040 | 788286 | 178797 | 665740 | 38 |
| 39 | 462515 | 608691 | 763425 | 176860 | 661396 | 39 |
| 40 | 443831 | 586592 | 738765 | 174851 | 656700 | 40 |
| 41 | 425432 | 564749 | 714297 | 172756 | 651643 | 41 |
| 42 | 407339 | 543172 | 690043 | 170633 | 646219 | 42 |
| 43 | 389594 | 521913 | 666044 | 168467 | 640496 | 43 |
| 44 | 372233 | 501042 | 642360 | 166248 | 634511 | 44 |
| 45 | 355268 | 480558 | 619025 | 163984 | 628283 | 45 |
| 46 | 338687 | 460461 | 596067 | 161665 | 621810 | 46 |
| 47 | 322464 | 440732 | 573459 | 159285 | 615110 | 47 |
| 48 | 306540 | 421268 | 551089 | 156853 | 608135 | 48 |
| 49 | 290883 | 401999 | 528864 | 154367 | 600810 | 49 |
| 50 | 275483 | 382886 | 506725 | 151789 | 593030 | 50 |
| 51 | 260336 | 363945 | 484660 | 149076 | 584634 | 51 |
| 52 | 245457 | 345184 | 462668 | 146208 | 575492 | 52 |
| 53 | 230863 | 326629 | 440757 | 143155 | 565534 | 53 |
| 54 | 216573 | 308310 | 418944 | 139922 | 554725 | 54 |

TABLE 55.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12/12}$ | After Two Years. $K_x^{24/All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 202582 | 290247 | 397229 | 136480 | 543140 | 55 |
| 56 | 188889 | 272441 | 375589 | 132833 | 530892 | 56 |
| 57 | 175510 | 254910 | 354037 | 128945 | 518095 | 57 |
| 58 | 162473 | 237689 | 332621 | 124803 | 504820 | 58 |
| 59 | 149796 | 220797 | 311377 | 120394 | 491077 | 59 |
| 60 | 137502 | 204233 | 290326 | 115716 | 476798 | 60 |
| 61 | 125590 | 188009 | 269477 | 110769 | 461834 | 61 |
| 62 | 114072 | 172130 | 248828 | 105545 | 445986 | 62 |
| 63 | 102972 | 156650 | 228445 | 100024 | 429022 | 63 |
| 64 | 92327·8 | 141627 | 208412 | 94222 | 410793 | 64 |
| 65 | 82169·8 | 127117 | 188829 | 88189 | 391253 | 65 |
| 66 | 72523·7 | 113191 | 169807 | 81968 | 370470 | 66 |
| 67 | 63425·8 | 99900·1 | 151417 | 75607 | 348597 | 67 |
| 68 | 54908·5 | 87302·1 | 133730 | 69103 | 325816 | 68 |
| 69 | 47026·1 | 75485·1 | 116862 | 62456 | 302269 | 69 |
| 70 | 39835·6 | 64537·1 | 100949 | 55734 | 278088 | 70 |
| 71 | 33373·0 | 54544·5 | 86149·3 | 49042·7 | 253422 | 71 |
| 72 | 27647·7 | 45563·4 | 72610·3 | 42519·7 | 228473 | 72 |
| 73 | 22637·1 | 37601·1 | 60412·3 | 36273·7 | 203564 | 73 |
| 74 | 18294·6 | 30621·7 | 49571·3 | 30472·7 | 178999 | 74 |
| 75 | 14570·3 | 24574·6 | 40067·7 | 25160·3 | 155192 | 75 |
| 76 | 11417·4 | 19406·3 | 31853·2 | 20390·8 | 132539 | 76 |
| 77 | 8794·57 | 15063·1 | 24870·6 | 16209·4 | 111423 | 77 |
| 78 | 6654·37 | 11481·6 | 19051·7 | 12642·1 | 92142·2 | 78 |
| 79 | 4950·07 | 8594·42 | 14305·1 | 9670·9 | 74923·2 | 79 |
| 80 | 3624·77 | 6323·22 | 10551·6 | 7254·4 | 59857·2 | 80 |
| 81 | 2616·37 | 4578·72 | 7658·30 | 5340·70 | 46959·2 | 81 |
| 82 | 1863·14 | 3266·42 | 5482·00 | 3860·00 | 36153·2 | 82 |
| 83 | 1307·16 | 2296·40 | 3875·80 | 2742·20 | 27302·2 | 83 |
| 84 | 901·13 | 1590·11 | 2706·50 | 1917·10 | 20213·8 | 84 |
| 85 | 608·03 | 1081·67 | 1861·67 | 1319·83 | 14652·6 | 85 |
| 86 | 400·71 | 721·56 | 1257·48 | 892·92 | 10372·0 | 86 |
| 87 | 258·23 | 471·50 | 831·28 | 591·91 | 7135·97 | 87 |
| 88 | 163·76 | 301·98 | 536·55 | 383·04 | 4740·37 | 88 |
| 89 | 103·13 | 190·18 | 337·91 | 241·28 | 3016·87 | 89 |
| 90 | 62·09 | 114·49 | 203·43 | 145·26 | 1829·87 | 90 |
| 91 | 35·43 | 65·32 | 116·08 | 82·87 | 1048·12 | 91 |
| 92 | 18·97 | 34·96 | 62·14 | 44·36 | 561·09 | 92 |
| 93 | 9·40 | 17·32 | 30·79 | 21·99 | 278·06 | 93 |
| 94 | 4·23 | 7·78 | 13·84 | 9·88 | 124·97 | 94 |
| 95 | 1·68 | 3·09 | 5·50 | 3·93 | 49·67 | 95 |
| 96 | ·56 | 1·03 | 1·84 | 1·31 | 16·59 | 96 |
| 97 | ·14 | ·26 | ·47 | ·33 | 4·21 | 97 |
| 98 | ·02 | ·04 | ·08 | ·05 | ·68 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 56. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 21·97 | 4·47 | 4·03 | 4·07 | 14·24 | 48·78 | 16 |
| 17 | 21·80 | 4·57 | 4·15 | 4·21 | 14·74 | 49·47 | 17 |
| 18 | 21·65 | 4·68 | 4·27 | 4·36 | 15·26 | 50·22 | 18 |
| 19 | 21·53 | 4·80 | 4·40 | 4·51 | 15·80 | 51·03 | 19 |
| 20 | 21·44 | 4·91 | 4·52 | 4·66 | 16·36 | 51·89 | 20 |
| 21 | 21·39 | 5·01 | 4·65 | 4·80 | 16·94 | 52·80 | 21 |
| 22 | 21·38 | 5·11 | 4·76 | 4·95 | 17·54 | 53·74 | 22 |
| 23 | 21·37 | 5·21 | 4·89 | 5·10 | 18·16 | 54·73 | 23 |
| 24 | 21·38 | 5·30 | 5·01 | 5·26 | 18·79 | 55·75 | 24 |
| 25 | 21·39 | 5·40 | 5·14 | 5·42 | 19·46 | 56·81 | 25 |
| 26 | 21·40 | 5·51 | 5·27 | 5·58 | 20·14 | 57·89 | 26 |
| 27 | 21·41 | 5·61 | 5·40 | 5·75 | 20·85 | 59·02 | 27 |
| 28 | 21·43 | 5·72 | 5·54 | 5·92 | 21·58 | 60·18 | 28 |
| 29 | 21·45 | 5·83 | 5·68 | 6·09 | 22·34 | 61·39 | 29 |
| 30 | 21·48 | 5·94 | 5·82 | 6·27 | 23·13 | 62·64 | 30 |
| 31 | 21·50 | 6·06 | 5·97 | 6·45 | 23·95 | 63·92 | 31 |
| 32 | 21·52 | 6·17 | 6·11 | 6·64 | 24·80 | 65·23 | 32 |
| 33 | 21·53 | 6·29 | 6·25 | 6·83 | 25·67 | 66·57 | 33 |
| 34 | 21·52 | 6·40 | 6·40 | 7·04 | 26·57 | 67·93 | 34 |
| 35 | 21·50 | 6·51 | 6·55 | 7·24 | 27·50 | 69·30 | 35 |
| 36 | 21·47 | 6·62 | 6·71 | 7·45 | 28·46 | 70·70 | 36 |
| 37 | 21·43 | 6·72 | 6·87 | 7·67 | 29·44 | 72·14 | 37 |
| 38 | 21·39 | 6·83 | 7·03 | 7·89 | 30·47 | 73·62 | 38 |
| 39 | 21·35 | 6·95 | 7·20 | 8·12 | 31·55 | 75·17 | 39 |
| 40 | 21·30 | 7·07 | 7·37 | 8·37 | 32·68 | 76·78 | 40 |
| 41 | 21·25 | 7·19 | 7·55 | 8·62 | 33·86 | 78·47 | 41 |
| 42 | 21·20 | 7·31 | 7·73 | 8·87 | 35·10 | 80·20 | 42 |
| 43 | 21·14 | 7·43 | 7·92 | 9·12 | 36·38 | 81·99 | 43 |
| 44 | 21·06 | 7·54 | 8·11 | 9·39 | 37·72 | 83·82 | 44 |
| 45 | 20·96 | 7·65 | 8·30 | 9·67 | 39·10 | 85·69 | 45 |
| 46 | 20·85 | 7·75 | 8·49 | 9·98 | 40·52 | 87·60 | 46 |
| 47 | 20·73 | 7·85 | 8·68 | 10·30 | 41·98 | 89·53 | 47 |
| 48 | 20·58 | 7·94 | 8·86 | 10·64 | 43·46 | 91·48 | 48 |
| 49 | 20·42 | 8·03 | 9·04 | 11·00 | 44·98 | 93·46 | 49 |
| 50 | 20·24 | 8·11 | 9·21 | 11·36 | 46·54 | 95·46 | 50 |
| 51 | 20·03 | 8·19 | 9·41 | 11·72 | 48·17 | 97·51 | 51 |
| 52 | 19·79 | 8·28 | 9·61 | 12·07 | 49·86 | 99·61 | 52 |
| 53 | 19·54 | 8·36 | 9·82 | 12·43 | 51·65 | 101·80 | 53 |
| 54 | 19·27 | 8·45 | 10·03 | 12·79 | 53·53 | 104·07 | 54 |

TABLE 56.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 18·97 | 8·52 | 10·25 | 13·17 | 55·50 | 106·42 | 55 |
| 56 | 18·64 | 8·59 | 10·46 | 13·57 | 57·55 | 108·81 | 56 |
| 57 | 18·28 | 8·63 | 10·66 | 13·98 | 59·68 | 111·22 | 57 |
| 58 | 17·89 | 8·64 | 10·84 | 14·41 | 61·90 | 113·67 | 58 |
| 59 | 17·46 | 8·64 | 10·99 | 14·86 | 64·22 | 116·17 | 59 |
| 60 | 17·01 | 8·61 | 11·12 | 15·34 | 66·65 | 118·74 | 60 |
| 61 | 16·55 | 8·57 | 11·21 | 15·81 | 69·22 | 121·36 | 61 |
| 62 | 16·05 | 8·50 | 11·27 | 16·26 | 71·94 | 124·02 | 62 |
| 63 | 15·52 | 8·41 | 11·31 | 16·67 | 74·81 | 126·71 | 63 |
| 64 | 14·97 | 8·29 | 11·31 | 17·01 | 77·83 | 129·42 | 64 |
| 65 | 14·41 | 8·16 | 11·28 | 17·28 | 80·98 | 132·12 | 65 |
| 66 | 13·83 | 8·03 | 11·23 | 17·49 | 84·17 | 134·75 | 66 |
| 67 | 13·26 | 7·88 | 11·15 | 17·64 | 87·31 | 137·23 | 67 |
| 68 | 12·68 | 7·71 | 11·02 | 17·72 | 90·29 | 139·41 | 68 |
| 69 | 12·05 | 7·50 | 10·83 | 17·72 | 93·01 | 141·11 | 69 |
| 70 | 11·37 | 7·24 | 10·56 | 17·61 | 95·38 | 142·16 | 70 |
| 71 | 10·62 | 6·92 | 10·21 | 17·38 | 97·33 | 142·47 | 71 |
| 72 | 9·83 | 6·56 | 9·79 | 16·98 | 98·83 | 141·98 | 72 |
| 73 | 9·01 | 6·17 | 9·31 | 16·43 | 99·83 | 140·76 | 73 |
| 74 | 8·22 | 5·78 | 8·81 | 15·77 | 100·36 | 138·94 | 74 |
| 75 | 7·46 | 5·40 | 8·29 | 15·03 | 100·51 | 136·69 | 75 |
| 76 | 6·75 | 5·04 | 7·77 | 14·24 | 100·42 | 134·22 | 76 |
| 77 | 6·08 | 4·68 | 7·25 | 13·47 | 100·18 | 131·66 | 77 |
| 78 | 5·48 | 4·32 | 6·73 | 12·71 | 99·82 | 129·06 | 78 |
| 79 | 4·95 | 3·96 | 6·25 | 12·02 | 99·31 | 126·49 | 79 |
| 80 | 4·54 | 3·60 | 5·83 | 11·38 | 98·63 | 123·97 | 80 |
| 81 | 4·23 | 3·25 | 5·50 | 10·80 | 97·62 | 121·39 | 81 |
| 82 | 4·01 | 2·92 | 5·27 | 10·24 | 96·09 | 118·53 | 82 |
| 83 | 3·84 | 2·62 | 5·04 | 9·68 | 93·96 | 115·15 | 83 |
| 84 | 3·66 | 2·39 | 4·81 | 9·13 | 91·21 | 111·19 | 84 |
| 85 | 3·46 | 2·20 | 4·55 | 8·55 | 87·92 | 106·68 | 85 |
| 86 | 3·25 | 2·04 | 4·27 | 7·97 | 84·23 | 101·76 | 86 |
| 87 | 3·02 | 1·90 | 3·97 | 7·40 | 80·15 | 96·43 | 87 |
| 88 | 2·78 | 1·74 | 3·66 | 6·82 | 75·92 | 90·92 | 88 |
| 89 | 2·55 | 1·60 | 3·35 | 6·24 | 71·39 | 85·12 | 89 |
| 90 | 2·32 | 1·45 | 3·05 | 5·68 | 66·43 | 78·93 | 90 |
| 91 | 2·09 | 1·31 | 2·75 | 5·13 | 59·98 | 71·27 | 91 |
| 92 | 1·88 | 1·18 | 2·47 | 4·61 | 53·93 | 64·08 | 92 |
| 93 | 1·67 | 1·05 | 2·20 | 4·09 | 47·91 | 56·92 | 93 |
| 94 | 1·47 | ·92 | 1·93 | 3·59 | 42·11 | 50·02 | 94 |
| 95 | 1·29 | ·79 | 1·69 | 3·14 | 36·79 | 43·70 | 95 |
| 96 | 1·08 | ·63 | 1·41 | 2·57 | 30·25 | 35·94 | 96 |
| 97 | ·95 | ·50 | 1·22 | 2·17 | 25·76 | 30·59 | 97 |
| 98 | ·69 | ·23 | ·92 | 1·38 | 17·23 | 20·45 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 57. $3\frac{1}{4}$ PER CENT

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^{3}$ | First Six Months. $K_x^{6}$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|Au}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1317005 | 1585102 | 1826406 | 243925 | 853714 | 16 |
| 17 | 1262211 | 1527126 | 1767193 | 243925 | 853714 | 17 |
| 18 | 1210705 | 1472717 | 1711418 | 243925 | 853714 | 18 |
| 19 | 1162665 | 1421929 | 1659421 | 243540 | 853659 | 19 |
| 20 | 1118137 | 1374111 | 1609957 | 242851 | 853393 | 20 |
| 21 | 1076943 | 1329178 | 1562974 | 241877 | 852881 | 21 |
| 22 | 1038469 | 1286698 | 1518219 | 240641 | 852139 | 22 |
| 23 | 1002057 | 1246181 | 1475268 | 239304 | 851185 | 23 |
| 24 | 967151 | 1207130 | 1433777 | 237922 | 850126 | 24 |
| 25 | 933428 | 1169231 | 1393478 | 236501 | 849015 | 25 |
| 26 | 900767 | 1132455 | 1354302 | 235001 | 847858 | 26 |
| 27 | 869263 | 1096941 | 1316349 | 233388 | 846576 | 27 |
| 28 | 838921 | 1062692 | 1279667 | 231674 | 845101 | 28 |
| 29 | 809666 | 1029631 | 1244069 | 229867 | 843409 | 29 |
| 30 | 781319 | 997467 | 1209274 | 227978 | 841519 | 30 |
| 31 | 753610 | 965937 | 1174959 | 226050 | 839448 | 31 |
| 32 | 726402 | 934773 | 1140996 | 224090 | 837109 | 32 |
| 33 | 699573 | 903837 | 1107022 | 222069 | 834393 | 33 |
| 34 | 673079 | 873134 | 1073322 | 219965 | 831205 | 34 |
| 35 | 646942 | 842702 | 1039883 | 217756 | 827493 | 35 |
| 36 | 621213 | 812607 | 1006719 | 215484 | 823303 | 36 |
| 37 | 595997 | 782966 | 973959 | 213185 | 818737 | 37 |
| 38 | 571360 | 753888 | 941719 | 210787 | 813940 | 38 |
| 39 | 547337 | 725468 | 910054 | 208327 | 808968 | 39 |
| 40 | 523957 | 697744 | 879040 | 205765 | 803795 | 40 |
| 41 | 501175 | 670627 | 848576 | 203092 | 798400 | 41 |
| 42 | 478882 | 643973 | 818552 | 200230 | 792700 | 42 |
| 43 | 457004 | 617654 | 788807 | 197247 | 786645 | 43 |
| 44 | 435520 | 591581 | 759245 | 194223 | 780132 | 44 |
| 45 | 414450 | 565759 | 729844 | 191271 | 773075 | 45 |
| 46 | 393850 | 540289 | 700645 | 188468 | 765384 | 46 |
| 47 | 373752 | 515263 | 671706 | 185811 | 756968 | 47 |
| 48 | 354129 | 490709 | 643083 | 183186 | 747773 | 48 |
| 49 | 334944 | 466568 | 614776 | 180430 | 737812 | 49 |
| 50 | 316118 | 442812 | 586794 | 177453 | 727134 | 50 |
| 51 | 297634 | 419421 | 559212 | 174116 | 715873 | 51 |
| 52 | 279525 | 396415 | 532077 | 170451 | 704109 | 52 |
| 53 | 261809 | 373831 | 505366 | 166503 | 691895 | 53 |
| 54 | 244507 | 351679 | 479015 | 162344 | 679144 | 54 |

TABLE 57.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 227604 | 329853 | 452858 | 158002 | 665696 | 55 |
| 56 | 211045 | 308224 | 426673 | 153551 | 651362 | 56 |
| 57 | 194832 | 286771 | 400387 | 148981 | 636039 | 57 |
| 58 | 179057 | 265583 | 374085 | 144270 | 619686 | 58 |
| 59 | 163774 | 244785 | 347869 | 139415 | 602319 | 59 |
| 60 | 149060 | 224504 | 321895 | 134346 | 583942 | 60 |
| 61 | 134949 | 204822 | 296269 | 128927 | 564581 | 61 |
| 62 | 121427 | 185729 | 271032 | 123011 | 544255 | 62 |
| 63 | 108515 | 167281 | 246314 | 116507 | 522927 | 63 |
| 64 | 96281·9 | 149615 | 222344 | 109406 | 500526 | 64 |
| 65 | 84836·9 | 132919 | 199375 | 101809 | 476892 | 65 |
| 66 | 74251·9 | 117328 | 177613 | 93889 | 451756 | 66 |
| 67 | 64555·7 | 102896 | 157157 | 85849 | 424964 | 67 |
| 68 | 55677·4 | 89530·2 | 137925 | 77813 | 396548 | 68 |
| 69 | 47520·2 | 77084·2 | 119770 | 69851 | 366667 | 69 |
| 70 | 40009·0 | 65484·2 | 102645 | 61990 | 335627 | 70 |
| 71 | 33151·6 | 54755·2 | 86630·6 | 54243·4 | 303855 | 71 |
| 72 | 27015·7 | 45040·9 | 71953·6 | 46685·4 | 271755 | 72 |
| 73 | 21655·1 | 36473·9 | 58846·6 | 39474·4 | 239821 | 73 |
| 74 | 17090·9 | 29111·8 | 47428·6 | 32790·4 | 208676 | 74 |
| 75 | 13285·6 | 22902·7 | 37666·8 | 26765·2 | 178952 | 75 |
| 76 | 10163·9 | 17750·8 | 29452·3 | 21462·7 | 151237 | 76 |
| 77 | 7644·65 | 13529·0 | 22636·6 | 16915·4 | 125935 | 77 |
| 78 | 5663·45 | 10130·6 | 17090·0 | 13140·0 | 103220 | 78 |
| 79 | 4150·65 | 7465·78 | 12698·4 | 10067·1 | 83181·5 | 79 |
| 80 | 3028·95 | 5431·98 | 9323·48 | 7598·62 | 65839·5 | 80 |
| 81 | 2214·96 | 3915·78 | 6795·88 | 5654·22 | 51128·5 | 81 |
| 82 | 1624·88 | 2806·08 | 4940·78 | 4147·32 | 38927·5 | 82 |
| 83 | 1188·37 | 2000·83 | 3562·08 | 2998·72 | 29087·8 | 83 |
| 84 | 856·38 | 1415·51 | 2540·58 | 2136·22 | 21345·5 | 84 |
| 85 | 606·55 | 991·36 | 1788·21 | 1497·39 | 15392·6 | 85 |
| 86 | 420·65 | 684·56 | 1237·17 | 1031·03 | 10898·2 | 86 |
| 87 | 284·19 | 462·48 | 835·83 | 696·58 | 7544·22 | 87 |
| 88 | 185·95 | 302·59 | 546·88 | 455·73 | 5073·32 | 88 |
| 89 | 117·11 | 190·56 | 344·42 | 286·99 | 3281·92 | 89 |
| 90 | 70·51 | 114·72 | 207·35 | 172·76 | 2020·52 | 90 |
| 91 | 40·24 | 65·46 | 118·32 | 98·57 | 1152·94 | 91 |
| 92 | 21·55 | 35·04 | 63·34 | 52·76 | 617·20 | 92 |
| 93 | 10·69 | 17·36 | 31·39 | 26·14 | 305·87 | 93 |
| 94 | 4·81 | 7·80 | 14·11 | 11·74 | 137·47 | 94 |
| 95 | 1·92 | 3·10 | 5·61 | 4·66 | 54·64 | 95 |
| 96 | ·65 | 1·03 | 1·88 | 1·55 | 18·25 | 96 |
| 97 | ·17 | ·26 | ·48 | ·39 | 4·63 | 97 |
| 98 | ·03 | ·04 | ·08 | ·06 | ·75 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 58. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age. $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age. $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 26·34 | 5·21 | 4·74 | 4·93 | 16·25 | 57·47 | 16 |
| 17 | 26·05 | 5·29 | 4·85 | 5·10 | 16·82 | 58·10 | 17 |
| 18 | 25·77 | 5·37 | 4·95 | 5·28 | 17·42 | 58·78 | 18 |
| 19 | 25·53 | 5·45 | 5·06 | 5·45 | 18·03 | 59·53 | 19 |
| 20 | 25·33 | 5·54 | 5·18 | 5·63 | 18·68 | 60·35 | 20 |
| 21 | 25·18 | 5·63 | 5·30 | 5·79 | 19·34 | 61·24 | 21 |
| 22 | 25·08 | 5·73 | 5·43 | 5·96 | 20·02 | 62·21 | 22 |
| 23 | 25·01 | 5·82 | 5·56 | 6·13 | 20·72 | 63·24 | 23 |
| 24 | 24·97 | 5·92 | 5·69 | 6·31 | 21·43 | 64·32 | 24 |
| 25 | 24·95 | 6·02 | 5·83 | 6·50 | 22·15 | 65·44 | 25 |
| 26 | 24·93 | 6·13 | 5·96 | 6·69 | 22·89 | 66·59 | 26 |
| 27 | 24·91 | 6·23 | 6·11 | 6·88 | 23·64 | 67·77 | 27 |
| 28 | 24·89 | 6·34 | 6·25 | 7·08 | 24·41 | 68·96 | 28 |
| 29 | 24·85 | 6·45 | 6·40 | 7·28 | 25·21 | 70·19 | 29 |
| 30 | 24·81 | 6·56 | 6·54 | 7·49 | 26·04 | 71·45 | 30 |
| 31 | 24·76 | 6·68 | 6·70 | 7·69 | 26·89 | 72·72 | 31 |
| 32 | 24·71 | 6·79 | 6·87 | 7·93 | 27·79 | 74·08 | 32 |
| 33 | 24·64 | 6·90 | 7·04 | 8·17 | 28·73 | 75·48 | 33 |
| 34 | 24·57 | 7·02 | 7·21 | 8·42 | 29·71 | 76·93 | 34 |
| 35 | 24·50 | 7·13 | 7·38 | 8·68 | 30·75 | 78·44 | 35 |
| 36 | 24·41 | 7·24 | 7·56 | 8·95 | 31·83 | 79·99 | 36 |
| 37 | 24·32 | 7·35 | 7·74 | 9·21 | 32·96 | 81·58 | 37 |
| 38 | 24·22 | 7·45 | 7·91 | 9·48 | 34·14 | 83·21 | 38 |
| 39 | 24·12 | 7·56 | 8·08 | 9·75 | 35·36 | 84·87 | 39 |
| 40 | 24·01 | 7·66 | 8·25 | 10·01 | 36·63 | 86·56 | 40 |
| 41 | 23·89 | 7·77 | 8·43 | 10·26 | 37·95 | 88·30 | 41 |
| 42 | 23·77 | 7·87 | 8·61 | 10·52 | 39·32 | 90·09 | 42 |
| 43 | 23·65 | 7·98 | 8·79 | 10·79 | 40·75 | 91·95 | 43 |
| 44 | 23·51 | 8·08 | 8·98 | 11·06 | 42·24 | 93·88 | 44 |
| 45 | 23·36 | 8·18 | 9·18 | 11·35 | 43·81 | 95·89 | 45 |
| 46 | 23·20 | 8·28 | 9·38 | 11·66 | 45·45 | 97·97 | 46 |
| 47 | 23·02 | 8·38 | 9·59 | 11·97 | 47·16 | 100·13 | 47 |
| 48 | 22·82 | 8·49 | 9·81 | 12·31 | 48·95 | 102·38 | 48 |
| 49 | 22·62 | 8·59 | 10·03 | 12·68 | 50·81 | 104·73 | 49 |
| 50 | 22·40 | 8·71 | 10·26 | 13·07 | 52·74 | 107·19 | 50 |
| 51 | 22·18 | 8·83 | 10·50 | 13·48 | 54·77 | 109·75 | 51 |
| 52 | 21·95 | 8·94 | 10·74 | 13·91 | 56·88 | 112·42 | 52 |
| 53 | 21·71 | 9·06 | 10·98 | 14·35 | 59·07 | 115·17 | 53 |
| 54 | 21·45 | 9·17 | 11·21 | 14·81 | 61·36 | 118·00 | 54 |

TABLE 58.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 21·15 | 9·27 | 11·44 | 15·29 | 63·73 | 120·89 | 55 |
| 56 | 20·82 | 9·37 | 11·66 | 15·78 | 66·20 | 123·84 | 56 |
| 57 | 20·44 | 9·45 | 11·88 | 16·29 | 68·80 | 126·86 | 57 |
| 58 | 20·00 | 9·52 | 12·10 | 16·82 | 71·52 | 129·95 | 58 |
| 59 | 19·51 | 9·56 | 12·31 | 17·33 | 74·37 | 133·09 | 59 |
| 60 | 18·95 | 9·58 | 12·51 | 17·86 | 77·38 | 136·28 | 60 |
| 61 | 18·35 | 9·55 | 12·68 | 18·33 | 80·55 | 139·45 | 61 |
| 62 | 17·70 | 9·48 | 12·82 | 18·73 | 83·86 | 142·59 | 62 |
| 63 | 17·01 | 9·37 | 12·91 | 19·08 | 87·32 | 145·69 | 63 |
| 64 | 16·31 | 9·21 | 12·95 | 19·34 | 90·89 | 148·70 | 64 |
| 65 | 15·58 | 9·02 | 12·94 | 19·53 | 94·52 | 151·60 | 65 |
| 66 | 14·85 | 8·80 | 12·86 | 19·65 | 98·13 | 154·29 | 66 |
| 67 | 14·10 | 8·54 | 12·71 | 19·71 | 101·60 | 156·65 | 67 |
| 68 | 13·33 | 8·25 | 12·46 | 19·67 | 104·85 | 158·55 | 68 |
| 69 | 12·52 | 7·92 | 12·11 | 19·52 | 107·80 | 159·87 | 69 |
| 70 | 11·71 | 7·54 | 11·66 | 19·17 | 110·43 | 160·51 | 70 |
| 71 | 10·89 | 7·14 | 11·11 | 18·59 | 112·76 | 160·50 | 71 |
| 72 | 10·09 | 6·71 | 10·51 | 17·79 | 114·80 | 159·89 | 72 |
| 73 | 9·33 | 6·26 | 9·87 | 16·72 | 116·54 | 158·72 | 73 |
| 74 | 8·64 | 5·84 | 9·23 | 15·51 | 117·97 | 157·19 | 74 |
| 75 | 8·04 | 5·45 | 8·63 | 14·26 | 119·07 | 155·44 | 75 |
| 76 | 7·52 | 5·09 | 8·09 | 13·05 | 119·85 | 153·60 | 76 |
| 77 | 7·08 | 4·78 | 7·62 | 12·00 | 120·30 | 151·78 | 77 |
| 78 | 6·71 | 4·51 | 7·22 | 11·14 | 120·39 | 149·97 | 78 |
| 79 | 6·38 | 4·25 | 6·86 | 10·49 | 120·12 | 148·11 | 79 |
| 80 | 6·09 | 4·02 | 6·55 | 10·02 | 119·53 | 146·20 | 80 |
| 81 | 5·82 | 3·80 | 6·26 | 9·58 | 118·55 | 144·02 | 81 |
| 82 | 5·58 | 3·58 | 6·00 | 9·18 | 116·93 | 141·27 | 82 |
| 83 | 5·34 | 3·35 | 5·75 | 8·79 | 114·39 | 137·62 | 83 |
| 84 | 5·09 | 3·11 | 5·48 | 8·38 | 110·74 | 132·79 | 84 |
| 85 | 4·82 | 2·84 | 5·18 | 7·93 | 105·85 | 126·63 | 85 |
| 86 | 4·52 | 2·58 | 4·87 | 7·44 | 99·85 | 119·25 | 86 |
| 87 | 4·20 | 2·34 | 4·52 | 6·92 | 92·96 | 110·94 | 87 |
| 88 | 3·87 | 2·14 | 4·16 | 6·37 | 85·75 | 102·30 | 88 |
| 89 | 3·54 | 1·96 | 3·81 | 5·83 | 78·50 | 93·64 | 89 |
| 90 | 3·22 | 1·78 | 3·47 | 5·31 | 71·43 | 85·22 | 90 |
| 91 | 2·91 | 1·61 | 3·13 | 4·79 | 64·50 | 76·95 | 91 |
| 92 | 2·62 | 1·45 | 2·81 | 4·31 | 57·99 | 69·18 | 92 |
| 93 | 2·33 | 1·29 | 2·50 | 3·83 | 51·51 | 61·45 | 93 |
| 94 | 2·05 | 1·13 | 2·20 | 3·37 | 45·27 | 54·01 | 94 |
| 95 | 1·79 | ·98 | 1·92 | 2·94 | 39·56 | 47·19 | 95 |
| 96 | 1·48 | ·81 | 1·58 | 2·42 | 32·52 | 38·81 | 96 |
| 97 | 1·28 | ·67 | 1·33 | 2·06 | 27·70 | 33·04 | 97 |
| 98 | ·92 | ·46 | ·92 | 1·15 | 18·61 | 22·05 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 59. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\,12}$ | After Two Years. $K_x^{24\,All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1578979 | 1891324 | 2175045 | 295811 | 974155 | 16 |
| 17 | 1508513 | 1814731 | 2094955 | 295478 | 974155 | 17 |
| 18 | 1441640 | 1741940 | 2018520 | 295366 | 974155 | 18 |
| 19 | 1379090 | 1673673 | 1946790 | 294706 | 974100 | 19 |
| 20 | 1321188 | 1610198 | 1879971 | 293432 | 973888 | 20 |
| 21 | 1267750 | 1551329 | 1817874 | 291690 | 973427 | 21 |
| 22 | 1218396 | 1496634 | 1760064 | 289712 | 972586 | 22 |
| 23 | 1172582 | 1445618 | 1705946 | 287611 | 971250 | 23 |
| 24 | 1129525 | 1397450 | 1654646 | 285539 | 969316 | 24 |
| 25 | 1088605 | 1351465 | 1605505 | 283541 | 966783 | 25 |
| 26 | 1049429 | 1307317 | 1558186 | 281483 | 963654 | 26 |
| 27 | 1011476 | 1264485 | 1512129 | 279374 | 960016 | 27 |
| 28 | 974435 | 1222660 | 1467074 | 277182 | 955949 | 28 |
| 29 | 938183 | 1181641 | 1422864 | 274876 | 951605 | 29 |
| 30 | 902647 | 1141362 | 1379435 | 272505 | 947121 | 30 |
| 31 | 867904 | 1101869 | 1336801 | 270111 | 942587 | 31 |
| 32 | 833954 | 1063104 | 1294905 | 267807 | 938081 | 32 |
| 33 | 800799 | 1025080 | 1253767 | 265588 | 933675 | 33 |
| 34 | 768534 | 987905 | 1213404 | 263451 | 929371 | 34 |
| 35 | 737090 | 951522 | 1173738 | 261303 | 925138 | 35 |
| 36 | 706345 | 915762 | 1134555 | 258973 | 920918 | 36 |
| 37 | 676307 | 880619 | 1095752 | 256336 | 916550 | 37 |
| 38 | 646983 | 846090 | 1057353 | 253338 | 911863 | 38 |
| 39 | 618354 | 812174 | 1019381 | 249910 | 906734 | 39 |
| 40 | 590454 | 778925 | 981913 | 246094 | 901033 | 40 |
| 41 | 563337 | 746462 | 945139 | 242000 | 894772 | 41 |
| 42 | 536959 | 714753 | 909115 | 237685 | 888056 | 42 |
| 43 | 511280 | 683727 | 873780 | 233265 | 880985 | 43 |
| 44 | 486285 | 653383 | 839143 | 228845 | 873668 | 44 |
| 45 | 461919 | 623658 | 805152 | 224477 | 866186 | 45 |
| 46 | 438149 | 594555 | 771798 | 220129 | 858495 | 46 |
| 47 | 415061 | 566225 | 739224 | 215902 | 850504 | 47 |
| 48 | 392655 | 538676 | 707430 | 211851 | 842190 | 48 |
| 49 | 370950 | 511932 | 676452 | 207954 | 833387 | 49 |
| 50 | 349964 | 486015 | 646309 | 204144 | 824006 | 50 |
| 51 | 329667 | 460841 | 616868 | 200350 | 813964 | 51 |
| 52 | 309979 | 436270 | 587908 | 196424 | 803113 | 52 |
| 53 | 290833 | 412200 | 559272 | 192297 | 791326 | 53 |
| 54 | 272110 | 388470 | 530757 | 187956 | 778496 | 54 |

TABLE 59.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 253751 | 365003 | 502269 | 183391 | 764492 | 55 |
| 56 | 235677 | 341731 | 473765 | 178624 | 749378 | 56 |
| 57 | 217838 | 318576 | 445227 | 173660 | 733220 | 57 |
| 58 | 200255 | 295539 | 416673 | 168361 | 715978 | 58 |
| 59 | 182985 | 272696 | 388151 | 162633 | 697574 | 59 |
| 60 | 166059 | 249976 | 359538 | 156423 | 677919 | 60 |
| 61 | 149632 | 227521 | 330928 | 149472 | 656952 | 61 |
| 62 | 133879 | 205616 | 302580 | 141732 | 634504 | 62 |
| 63 | 118916 | 184426 | 274669 | 133344 | 610390 | 63 |
| 64 | 104852 | 164105 | 247406 | 124391 | 584489 | 64 |
| 65 | 91776·5 | 144903 | 221112 | 115052 | 556644 | 65 |
| 66 | 79706·5 | 126921 | 195959 | 105502 | 526670 | 66 |
| 67 | 68629·5 | 110188 | 172036 | 95908 | 494533 | 67 |
| 68 | 58525·5 | 94745·3 | 149463 | 86384 | 460491 | 68 |
| 69 | 49373·0 | 80579·3 | 128318 | 76933 | 424980 | 69 |
| 70 | 41191·0 | 67741·3 | 108766 | 67461 | 388599 | 70 |
| 71 | 33985·2 | 56285·3 | 90983·9 | 58063·1 | 352003 | 71 |
| 72 | 27734·9 | 46186·3 | 75074·9 | 48897·1 | 315665 | 72 |
| 73 | 22413·0 | 37462·2 | 61162·9 | 40191·1 | 279948 | 73 |
| 74 | 17972·0 | 30115·7 | 49307·9 | 32255·1 | 245281 | 74 |
| 75 | 14313·2 | 24008·7 | 39374·5 | 25380·5 | 212007 | 75 |
| 76 | 11322·8 | 18986·4 | 31173·1 | 19662·9 | 180504 | 76 |
| 77 | 8895·90 | 14906·7 | 24490·0 | 15082·0 | 151213 | 77 |
| 78 | 6935·30 | 11596·3 | 19064·6 | 11518·4 | 124492 | 78 |
| 79 | 5342·20 | 8905·34 | 14654·4 | 8790·6 | 100617 | 79 |
| 80 | 4062·70 | 6746·04 | 11116·5 | 6685·1 | 79798·4 | 80 |
| 81 | 3050·10 | 5039·54 | 8320·68 | 5018·92 | 62091·4 | 81 |
| 82 | 2260·71 | 3711·04 | 6142·98 | 3719·62 | 47367·4 | 82 |
| 83 | 1653·39 | 2691·44 | 4470·08 | 2720·52 | 35412·4 | 83 |
| 84 | 1191·49 | 1918·71 | 3200·48 | 1960·42 | 25917·1 | 84 |
| 85 | 843·89 | 1341·28 | 2249·11 | 1388·59 | 18531·9 | 85 |
| 86 | 585·24 | 918·44 | 1548·01 | 962·99 | 12918·3 | 86 |
| 87 | 395·39 | 615·87 | 1041·21 | 650·60 | 8749·69 | 87 |
| 88 | 258·70 | 401·81 | 680·10 | 425·66 | 5730·19 | 88 |
| 89 | 162·93 | 253·06 | 428·31 | 268·05 | 3608·79 | 89 |
| 90 | 98·09 | 152·35 | 257·85 | 161·41 | 2172·59 | 90 |
| 91 | 55·97 | 86·93 | 147·13 | 92·12 | 1239·70 | 91 |
| 92 | 29·96 | 46·54 | 78·76 | 49·32 | 663·64 | 92 |
| 93 | 14·85 | 23·07 | 39·03 | 24·44 | 328·88 | 93 |
| 94 | 6·68 | 10·37 | 17·54 | 10·99 | 147·81 | 94 |
| 95 | 2·66 | 4·12 | 6·97 | 4·37 | 58·75 | 95 |
| 96 | ·89 | 1·38 | 2·33 | 1·46 | 19·62 | 96 |
| 97 | ·23 | ·35 | ·59 | ·37 | 4·98 | 97 |
| 98 | ·04 | ·06 | ·10 | ·05 | ·81 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 60. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. | Single Premiums for Assurance. | | Age $x$ |
|---|---|---|---|---|
| | | First Death. | Death of Wife in Husband's Lifetime. | |
| | $\bar{a}_{xx}$ | $\bar{A}_{xx}$ | $\bar{A}^{1}_{xx}$ | |
| 16 | 20·213 | ·3535 | ·1768 | 16 |
| 17 | 19·958 | ·3617 | ·1808 | 17 |
| 18 | 19·702 | ·3699 | ·1849 | 18 |
| 19 | 19·443 | ·3782 | ·1891 | 19 |
| 20 | 19·183 | ·3865 | ·1932 | 20 |
| 21 | 18·920 | ·3949 | ·1974 | 21 |
| 22 | 18·654 | ·4034 | ·2017 | 22 |
| 23 | 18·382 | ·4121 | ·2060 | 23 |
| 24 | 18·103 | ·4210 | ·2105 | 24 |
| 25 | 17·817 | ·4302 | ·2151 | 25 |
| 26 | 17·524 | ·4395 | ·2198 | 26 |
| 27 | 17·225 | ·4491 | ·2246 | 27 |
| 28 | 16·920 | ·4588 | ·2294 | 28 |
| 29 | 16·612 | ·4687 | ·2343 | 29 |
| 30 | 16·300 | ·4787 | ·2393 | 30 |
| 31 | 15·986 | ·4887 | ·2444 | 31 |
| 32 | 15·669 | ·4989 | ·2494 | 32 |
| 33 | 15·351 | ·5090 | ·2545 | 33 |
| 34 | 15·030 | ·5193 | ·2596 | 34 |
| 35 | 14·706 | ·5297 | ·2648 | 35 |
| 36 | 14·380 | ·5401 | ·2700 | 36 |
| 37 | 14·054 | ·5505 | ·2753 | 37 |
| 38 | 13·728 | ·5609 | ·2805 | 38 |
| 39 | 13·404 | ·5713 | ·2857 | 39 |
| 40 | 13·081 | ·5816 | ·2908 | 40 |
| 41 | 12·760 | ·5919 | ·2959 | 41 |
| 42 | 12·440 | ·6021 | ·3011 | 42 |
| 43 | 12·121 | ·6123 | ·3062 | 43 |
| 44 | 11·801 | ·6226 | ·3113 | 44 |
| 45 | 11·477 | ·6329 | ·3165 | 45 |
| 46 | 11·149 | ·6434 | ·3217 | 46 |
| 47 | 10·815 | ·6541 | ·3271 | 47 |
| 48 | 10·475 | ·6650 | ·3325 | 48 |
| 49 | 10·130 | ·6760 | ·3380 | 49 |
| 50 | 9·782 | ·6872 | ·3436 | 50 |
| 51 | 9·434 | ·6983 | ·3491 | 51 |
| 52 | 9·085 | ·7094 | ·3547 | 52 |
| 53 | 8·739 | ·7205 | ·3602 | 53 |
| 54 | 8·396 | ·7315 | ·3657 | 54 |

TABLE 60.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 8·056 | ·7423 | ·3712 | 55 |
| 56 | 7·720 | ·7531 | ·3766 | 56 |
| 57 | 7·388 | ·7637 | ·3818 | 57 |
| 58 | 7·060 | ·7742 | ·3871 | 58 |
| 59 | 6·740 | ·7844 | ·3922 | 59 |
| 60 | 6·429 | ·7944 | ·3972 | 60 |
| 61 | 6·125 | ·8041 | ·4021 | 61 |
| 62 | 5·832 | ·8135 | ·4067 | 62 |
| 63 | 5·551 | ·8225 | ·4112 | 63 |
| 64 | 5·282 | ·8311 | ·4155 | 64 |
| 65 | 5·023 | ·8394 | ·4197 | 65 |
| 66 | 4·776 | ·8472 | ·4236 | 66 |
| 67 | 4·537 | ·8549 | ·4274 | 67 |
| 68 | 4·305 | ·8623 | ·4312 | 68 |
| 69 | 4·077 | ·8696 | ·4348 | 69 |
| 70 | 3·851 | ·8768 | ·4384 | 70 |
| 71 | 3·627 | ·8840 | ·4420 | 71 |
| 72 | 3·407 | ·8910 | ·4455 | 72 |
| 73 | 3·194 | ·8978 | ·4489 | 73 |
| 74 | 2·987 | ·9045 | ·4522 | 74 |
| 75 | 2·791 | ·9107 | ·4554 | 75 |
| 76 | 2·609 | ·9166 | ·4583 | 76 |
| 77 | 2·442 | ·9219 | ·4610 | 77 |
| 78 | 2·290 | ·9268 | ·4634 | 78 |
| 79 | 2·156 | ·9310 | ·4655 | 79 |
| 80 | 2·041 | ·9347 | ·4674 | 80 |
| 81 | 1·943 | ·9379 | ·4689 | 81 |
| 82 | 1·861 | ·9405 | ·4702 | 82 |
| 83 | 1·783 | ·9430 | ·4715 | 83 |
| 84 | 1·705 | ·9455 | ·4727 | 84 |
| 85 | 1·618 | ·9482 | ·4741 | 85 |
| 86 | 1·520 | ·9514 | ·4757 | 86 |
| 87 | 1·407 | ·9550 | ·4775 | 87 |
| 88 | 1·288 | ·9588 | ·4794 | 88 |
| 89 | 1·170 | ·9626 | ·4813 | 89 |
| 90 | 1·056 | ·9662 | ·4831 | 90 |
| 91 | ·942 | ·9699 | ·4849 | 91 |
| 92 | ·838 | ·9732 | ·4866 | 92 |
| 93 | ·734 | ·9765 | ·4883 | 93 |
| 94 | ·632 | ·9798 | ·4899 | 94 |
| 95 | ·544 | ·9826 | ·4913 | 95 |
| 96 | ·422 | ·9865 | ·4932 | 96 |
| 97 | ·331 | ·9894 | ·4947 | 97 |
| 98 | ... | ... | ... | 98 |
| 99 | ... | ... | ... | 99 |
| 100 | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 61. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Premiums for Life Assurance. Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 59946 | 1357490 | 23·142 | ·2598 | ·01123 | 16 |
| 17 | 57926 | 1299564 | 22·933 | ·2665 | ·01162 | 17 |
| 18 | 55958 | 1243606 | 22·721 | ·2733 | ·01203 | 18 |
| 19 | 54041 | 1189565 | 22·510 | ·2801 | ·01244 | 19 |
| 20 | 52171 | 1137394 | 22·298 | ·2868 | ·01286 | 20 |
| 21 | 50351 | 1087043 | 22·085 | ·2937 | ·01330 | 21 |
| 22 | 48581 | 1038462 | 21·874 | ·3004 | ·01373 | 22 |
| 23 | 46862 | 991600 | 21·657 | ·3073 | ·01420 | 23 |
| 24 | 45195 | 946405 | 21·438 | ·3143 | ·01466 | 24 |
| 25 | 43580 | 902825 | 21·213 | ·3215 | ·01515 | 25 |
| 26 | 42018 | 860807 | 20·984 | ·3289 | ·01567 | 26 |
| 27 | 40508 | 820299 | 20·747 | ·3365 | ·01622 | 27 |
| 28 | 39048 | 781251 | 20·504 | ·3442 | ·01679 | 28 |
| 29 | 37637 | 743614 | 20·255 | ·3522 | ·01739 | 29 |
| 30 | 36271 | 707343 | 19·999 | ·3604 | ·01802 | 30 |
| 31 | 34948 | 672395 | 19·737 | ·3687 | ·01869 | 31 |
| 32 | 33666 | 638729 | 19·470 | ·3773 | ·01938 | 32 |
| 33 | 32424 | 606305 | 19·197 | ·3860 | ·02011 | 33 |
| 34 | 31218 | 575087 | 18·919 | ·3949 | ·02087 | 34 |
| 35 | 30050 | 545037 | 18·635 | ·4040 | ·02168 | 35 |
| 36 | 28916 | 516121 | 18·346 | ·4132 | ·02252 | 36 |
| 37 | 27816 | 488305 | 18·052 | ·4227 | ·02341 | 37 |
| 38 | 26749 | 461556 | 17·753 | ·4322 | ·02434 | 38 |
| 39 | 25712 | 435844 | 17·448 | ·4420 | ·02533 | 39 |
| 40 | 24705 | 411139 | 17·139 | ·4518 | ·02636 | 40 |
| 41 | 23726 | 387413 | 16·825 | ·4619 | ·02745 | 41 |
| 42 | 22775 | 364638 | 16·507 | ·4721 | ·02860 | 42 |
| 43 | 21851 | 342787 | 16·185 | ·4823 | ·02980 | 43 |
| 44 | 20954 | 321833 | 15·855 | ·4929 | ·03109 | 44 |
| 45 | 20083 | 301750 | 15·521 | ·5036 | ·03245 | 45 |
| 46 | 19239 | 282511 | 15·180 | ·5145 | ·03389 | 46 |
| 47 | 18420 | 264091 | 14·833 | ·5256 | ·03544 | 47 |
| 48 | 17624 | 246467 | 14·481 | ·5369 | ·03707 | 48 |
| 49 | 16850 | 229617 | 14·123 | ·5483 | ·03883 | 49 |
| 50 | 16096 | 213521 | 13·761 | ·5599 | ·04068 | 50 |
| 51 | 15358 | 198163 | 13·399 | ·5715 | ·04265 | 51 |
| 52 | 14636 | 183527 | 13·036 | ·5831 | ·04472 | 52 |
| 53 | 13928 | 169599 | 12·673 | ·5947 | ·04692 | 53 |
| 54 | 13234 | 156365 | 12·311 | ·6063 | ·04924 | 54 |

TABLE 61.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 12555 | 143810 | 11·951 | ·6178 | ·05169 | 55 |
| 56 | 11892 | 131918 | 11·588 | ·6294 | ·05431 | 56 |
| 57 | 11246 | 120672 | 11·226 | ·6410 | ·05709 | 57 |
| 58 | 10618 | 110054 | 10·860 | ·6527 | ·06010 | 58 |
| 59 | 10008 | 100046 | 10·493 | ·6644 | ·06332 | 59 |
| 60 | 9413·7 | 90632·8 | 10·124 | ·6762 | ·06679 | 60 |
| 61 | 8834·5 | 81798·3 | 9·754 | ·6880 | ·07054 | 61 |
| 62 | 8269·1 | 73529·2 | 9·386 | ·6998 | ·07456 | 62 |
| 63 | 7716·5 | 65812·7 | 9·023 | ·7114 | ·07884 | 63 |
| 64 | 7176·5 | 58636·2 | 8·664 | ·7229 | ·08344 | 64 |
| 65 | 6648·4 | 51987·8 | 8·313 | ·7341 | ·08831 | 65 |
| 66 | 6133·2 | 45854·6 | 7·969 | ·7451 | ·09350 | 66 |
| 67 | 5632·0 | 40222·6 | 7·635 | ·7558 | ·09900 | 67 |
| 68 | 5146·2 | 35076·4 | 7·308 | ·7663 | ·10485 | 68 |
| 69 | 4678·2 | 30398·2 | 6·990 | ·7764 | ·11108 | 69 |
| 70 | 4229·7 | 26168·5 | 6·678 | ·7864 | ·11776 | 70 |
| 71 | 3802·9 | 22365·6 | 6·372 | ·7962 | ·12495 | 71 |
| 72 | 3399·0 | 18966·6 | 6·070 | ·8059 | ·13276 | 72 |
| 73 | 3019·0 | 15947·6 | 5·773 | ·8154 | ·14124 | 73 |
| 74 | 2662·3 | 13285·3 | 5·479 | ·8248 | ·15053 | 74 |
| 75 | 2328·9 | 10956·4 | 5·192 | ·8340 | ·16062 | 75 |
| 76 | 2018·5 | 8937·9 | 4·916 | ·8428 | ·17143 | 76 |
| 77 | 1731·2 | 7206·7 | 4·650 | ·8513 | ·18307 | 77 |
| 78 | 1467·4 | 5739·3 | 4·397 | ·8594 | ·19545 | 78 |
| 79 | 1228·5 | 4510·8 | 4·157 | ·8670 | ·20857 | 79 |
| 80 | 1014·8 | 3496·0 | 3·929 | ·8743 | ·22253 | 80 |
| 81 | 826·86 | 2669·16 | 3·710 | ·8813 | ·23756 | 81 |
| 82 | 663·90 | 2005·26 | 3·502 | ·8880 | ·25357 | 82 |
| 83 | 524·57 | 1480·69 | 3·300 | ·8945 | ·27105 | 83 |
| 84 | 407·38 | 1073·31 | 3·113 | ·9004 | ·28925 | 84 |
| 85 | 310·38 | 762·93 | 2·934 | ·9062 | ·30885 | 85 |
| 86 | 231·74 | 531·19 | 2·767 | ·9115 | ·32942 | 86 |
| 87 | 169·31 | 361·88 | 2·610 | ·9165 | ·35116 | 87 |
| 88 | 121·19 | 240·69 | 2·457 | ·9214 | ·37502 | 88 |
| 89 | 84·92 | 155·77 | 2·303 | ·9263 | ·40223 | 89 |
| 90 | 58·30 | 97·47 | 2·140 | ·9316 | ·43531 | 90 |
| 91 | 39·09 | 58·38 | 1·959 | ·9373 | ·47848 | 91 |
| 92 | 25·47 | 32·91 | 1·755 | ·9439 | ·53782 | 92 |
| 93 | 15·89 | 17·02 | 1·529 | ·9511 | ·62204 | 93 |
| 94 | 9·25 | 7·77 | 1·291 | ·9587 | ·74261 | 94 |
| 95 | 4·84 | 2·93 | 1·046 | ·9666 | ·92404 | 95 |
| 96 | 2·13 | ·80 | ·791 | ·9747 | 1·23224 | 96 |
| 97 | ·67 | ·13 | ·609 | ·9805 | 1·61002 | 97 |
| 98 | ·13 | ·00 | ·416 | ·9867 | 2·37188 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 62. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 19·08 | 3·97 | 3·76 | 3·95 | 14·14 | 44·89 | 16 |
| 17 | 18·91 | 4·06 | 3·87 | 4·09 | 14·64 | 45·56 | 17 |
| 18 | 18·76 | 4·15 | 3·98 | 4·23 | 15·15 | 46·28 | 18 |
| 19 | 18·65 | 4·24 | 4·10 | 4·38 | 15·69 | 47·06 | 19 |
| 20 | 18·58 | 4·33 | 4·22 | 4·52 | 16·25 | 47·90 | 20 |
| 21 | 18·53 | 4·42 | 4·33 | 4·67 | 16·84 | 48·80 | 21 |
| 22 | 18·53 | 4·51 | 4·45 | 4·83 | 17·44 | 49·76 | 22 |
| 23 | 18·55 | 4·60 | 4·57 | 4·98 | 18·06 | 50·75 | 23 |
| 24 | 18·58 | 4·69 | 4·69 | 5·13 | 18·70 | 51·79 | 24 |
| 25 | 18·62 | 4·78 | 4·81 | 5·28 | 19·37 | 52·86 | 25 |
| 26 | 18·67 | 4·88 | 4·93 | 5·44 | 20·04 | 53·96 | 26 |
| 27 | 18·72 | 4·98 | 5·05 | 5·61 | 20·75 | 55·10 | 27 |
| 28 | 18·77 | 5·07 | 5·18 | 5·78 | 21·47 | 56·28 | 28 |
| 29 | 18·83 | 5·18 | 5·31 | 5·96 | 22·22 | 57·49 | 29 |
| 30 | 18·88 | 5·28 | 5·44 | 6·14 | 23·00 | 58·74 | 30 |
| 31 | 18·93 | 5·39 | 5·58 | 6·32 | 23·80 | 60·03 | 31 |
| 32 | 18·99 | 5·50 | 5·73 | 6·51 | 24·64 | 61·36 | 32 |
| 33 | 19·04 | 5·61 | 5·88 | 6·70 | 25·50 | 62·73 | 33 |
| 34 | 19·09 | 5·73 | 6·03 | 6·90 | 26·39 | 64·14 | 34 |
| 35 | 19·14 | 5·84 | 6·18 | 7·12 | 27·31 | 65·59 | 35 |
| 36 | 19·19 | 5·96 | 6·34 | 7·33 | 28·26 | 67·09 | 36 |
| 37 | 19·24 | 6·08 | 6·51 | 7·56 | 29·24 | 68·63 | 37 |
| 38 | 19·29 | 6·20 | 6·67 | 7·79 | 30·26 | 70·21 | 38 |
| 39 | 19·33 | 6·32 | 6·85 | 8·03 | 31·31 | 71·83 | 39 |
| 40 | 19·35 | 6·44 | 7·02 | 8·28 | 32·39 | 73·48 | 40 |
| 41 | 19·37 | 6·56 | 7·20 | 8·53 | 33·51 | 75·17 | 41 |
| 42 | 19·38 | 6·68 | 7·38 | 8·79 | 34·67 | 76·91 | 42 |
| 43 | 19·38 | 6·80 | 7·57 | 9·06 | 35·88 | 78·68 | 43 |
| 44 | 19·37 | 6·92 | 7·75 | 9·35 | 37·12 | 80·52 | 44 |
| 45 | 19·36 | 7·04 | 7·95 | 9·64 | 38·42 | 82·40 | 45 |
| 46 | 19·33 | 7·16 | 8·14 | 9·94 | 39·76 | 84·33 | 46 |
| 47 | 19·29 | 7·29 | 8·35 | 10·25 | 41·16 | 86·33 | 47 |
| 48 | 19·24 | 7·41 | 8·55 | 10·57 | 42·61 | 88·38 | 48 |
| 49 | 19·17 | 7·53 | 8·77 | 10·90 | 44·12 | 90·49 | 49 |
| 50 | 19·08 | 7·65 | 8·99 | 11·25 | 45·69 | 92·65 | 50 |
| 51 | 18·98 | 7·76 | 9·21 | 11·61 | 47·32 | 94·88 | 51 |
| 52 | 18·86 | 7·87 | 9·43 | 11·98 | 49·01 | 97·16 | 52 |
| 53 | 18·74 | 7·97 | 9·66 | 12·36 | 50·76 | 99·49 | 53 |
| 54 | 18·60 | 8·07 | 9·89 | 12·75 | 52·57 | 101·89 | 54 |

TABLE 62.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 18·44 | 8·17 | 10·12 | 13·15 | 54·45 | 104·34 | 55 |
| 56 | 18·26 | 8·26 | 10·35 | 13·57 | 56·41 | 106·85 | 56 |
| 57 | 18·05 | 8·35 | 10·57 | 13·98 | 58·45 | 109·40 | 57 |
| 58 | 17·82 | 8·43 | 10·78 | 14·39 | 60·58 | 112·00 | 58 |
| 59 | 17·56 | 8·49 | 10·97 | 14·81 | 62·82 | 114·65 | 59 |
| 60 | 17·27 | 8·54 | 11·15 | 15·20 | 65·16 | 117·33 | 60 |
| 61 | 16·95 | 8·58 | 11·32 | 15·60 | 67·61 | 120·05 | 61 |
| 62 | 16·59 | 8·59 | 11·47 | 15·98 | 70·14 | 122·77 | 62 |
| 63 | 16·20 | 8·58 | 11·59 | 16·34 | 72·75 | 125·46 | 63 |
| 64 | 15·77 | 8·55 | 11·69 | 16·68 | 75·40 | 128·09 | 64 |
| 65 | 15·31 | 8·49 | 11·76 | 16·97 | 78·09 | 130·63 | 65 |
| 66 | 14·81 | 8·41 | 11·80 | 17·26 | 80·81 | 133·09 | 66 |
| 67 | 14·27 | 8·31 | 11·81 | 17·48 | 83·54 | 135·41 | 67 |
| 68 | 13·69 | 8·17 | 11·78 | 17·67 | 86·27 | 137·57 | 68 |
| 69 | 13·08 | 7·99 | 11·68 | 17·76 | 88·96 | 139·47 | 69 |
| 70 | 12·43 | 7·78 | 11·52 | 17·75 | 91·57 | 141·05 | 70 |
| 71 | 11·77 | 7·53 | 11·28 | 17·60 | 94·00 | 142·19 | 71 |
| 72 | 11·10 | 7·25 | 10·98 | 17·34 | 96·17 | 142·84 | 72 |
| 73 | 10·43 | 6·95 | 10·61 | 16·95 | 97·99 | 142·93 | 73 |
| 74 | 9·76 | 6·62 | 10·20 | 16·46 | 99·42 | 142·46 | 74 |
| 75 | 9·09 | 6·28 | 9·73 | 15·87 | 100·43 | 141·40 | 75 |
| 76 | 8·42 | 5·92 | 9·23 | 15·17 | 101·03 | 139·78 | 76 |
| 77 | 7·76 | 5·56 | 8·70 | 14·42 | 101·24 | 137·68 | 77 |
| 78 | 7·12 | 5·18 | 8·13 | 13·61 | 101·09 | 135·14 | 78 |
| 79 | 6·51 | 4·80 | 7·54 | 12·77 | 100·56 | 132·18 | 79 |
| 80 | 5·94 | 4·43 | 6·94 | 11·92 | 99·59 | 128·82 | 80 |
| 81 | 5·40 | 4·05 | 6·37 | 11·05 | 98·11 | 124·99 | 81 |
| 82 | 4·90 | 3·70 | 5·85 | 10·18 | 96·06 | 120·69 | 82 |
| 83 | 4·44 | 3·37 | 5·38 | 9·33 | 93·51 | 116·04 | 83 |
| 84 | 4·01 | 3·07 | 4·99 | 8·55 | 90·57 | 111·19 | 84 |
| 85 | 3·61 | 2·82 | 4·64 | 7·85 | 87·44 | 106·35 | 85 |
| 86 | 3·24 | 2·60 | 4·34 | 7·23 | 84·22 | 101·62 | 86 |
| 87 | 2·92 | 2·41 | 4·07 | 6·70 | 80·98 | 97·09 | 87 |
| 88 | 2·67 | 2·25 | 3·83 | 6·25 | 77·45 | 92·46 | 88 |
| 89 | 2·51 | 2·12 | 3·59 | 5·87 | 73·44 | 87·52 | 89 |
| 90 | 2·33 | 1·97 | 3·34 | 5·46 | 68·79 | 81·89 | 90 |
| 91 | 2·14 | 1·81 | 3·06 | 5·01 | 63·33 | 75·35 | 91 |
| 92 | 1·92 | 1·62 | 2·76 | 4·50 | 56·90 | 67·71 | 92 |
| 93 | 1·69 | 1·42 | 2·42 | 3·94 | 49·88 | 59·35 | 93 |
| 94 | 1·44 | 1·21 | 2·06 | 3·36 | 42·51 | 50·58 | 94 |
| 95 | 1·19 | 1·00 | 1·70 | 2·77 | 35·07 | 41·72 | 95 |
| 96 | ·94 | ·79 | 1·34 | 2·19 | 27·71 | 32·98 | 96 |
| 97 | ·74 | ·62 | 1·07 | 1·72 | 21·87 | 26·02 | 97 |
| 98 | ·54 | ·46 | ·76 | 1·23 | 15·70 | 18·69 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 63. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12|12}_{x}$ | After Two Years. $K^{24\,All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1143445 | 1381264 | 1606347 | 236740 | 847875 | 16 |
| 17 | 1095361 | 1330352 | 1554432 | 236740 | 847875 | 17 |
| 18 | 1050043 | 1282187 | 1505128 | 236740 | 847875 | 18 |
| 19 | 1007921 | 1237096 | 1458717 | 236519 | 847875 | 19 |
| 20 | 969054 | 1195096 | 1415178 | 236041 | 847875 | 20 |
| 21 | 933279 | 1155990 | 1374278 | 235375 | 847670 | 21 |
| 22 | 900143 | 1119342 | 1335602 | 234435 | 847225 | 22 |
| 23 | 869082 | 1084702 | 1298767 | 233196 | 846461 | 23 |
| 24 | 839629 | 1051660 | 1263423 | 231769 | 845357 | 24 |
| 25 | 811448 | 1019928 | 1229339 | 230260 | 843937 | 25 |
| 26 | 784361 | 989332 | 1196347 | 228762 | 842268 | 26 |
| 27 | 758246 | 959751 | 1164374 | 227277 | 840411 | 27 |
| 28 | 732992 | 931116 | 1133353 | 225766 | 838462 | 28 |
| 29 | 708534 | 903361 | 1103222 | 224193 | 836392 | 29 |
| 30 | 684777 | 876353 | 1073849 | 222567 | 834212 | 30 |
| 31 | 661671 | 850042 | 1045188 | 220858 | 831898 | 31 |
| 32 | 639170 | 824351 | 1017165 | 219073 | 829429 | 32 |
| 33 | 617266 | 799275 | 989776 | 217256 | 826720 | 33 |
| 34 | 595950 | 774778 | 962956 | 215507 | 823761 | 34 |
| 35 | 575215 | 750827 | 936647 | 213791 | 820545 | 35 |
| 36 | 555023 | 727392 | 910825 | 212081 | 817066 | 36 |
| 37 | 535284 | 704391 | 885385 | 210323 | 813323 | 37 |
| 38 | 515944 | 681751 | 860263 | 208468 | 809313 | 38 |
| 39 | 496905 | 659355 | 835350 | 206526 | 804960 | 39 |
| 40 | 478154 | 637177 | 810601 | 204510 | 800247 | 40 |
| 41 | 459657 | 615218 | 786004 | 202403 | 795163 | 41 |
| 42 | 441432 | 593483 | 761573 | 200264 | 789700 | 42 |
| 43 | 423519 | 572022 | 737347 | 198077 | 783922 | 43 |
| 44 | 405951 | 550902 | 713381 | 195831 | 777866 | 44 |
| 45 | 388740 | 530121 | 689708 | 193533 | 771548 | 45 |
| 46 | 371874 | 509678 | 666356 | 191174 | 764963 | 46 |
| 47 | 355327 | 489554 | 643295 | 188746 | 758130 | 47 |
| 48 | 339039 | 469645 | 620413 | 186260 | 750994 | 48 |
| 49 | 322977 | 449878 | 597613 | 183709 | 743481 | 49 |
| 50 | 307134 | 430214 | 574836 | 181057 | 735477 | 50 |
| 51 | 291505 | 410670 | 552069 | 178259 | 726813 | 51 |
| 52 | 276107 | 391254 | 529310 | 175290 | 717353 | 52 |
| 53 | 260958 | 371993 | 506565 | 172121 | 707016 | 53 |
| 54 | 246078 | 352917 | 483851 | 168754 | 695761 | 54 |

TABLE 63.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 231460 | 334045 | 461164 | 165157 | 683657 | 55 |
| 56 | 217102 | 315374 | 438473 | 161332 | 670814 | 56 |
| 57 | 203016 | 296916 | 415782 | 157238 | 657341 | 57 |
| 58 | 189224 | 278698 | 393127 | 152855 | 643298 | 58 |
| 59 | 175739 | 260729 | 370529 | 148165 | 628679 | 59 |
| 60 | 162576 | 242994 | 347989 | 143156 | 613390 | 60 |
| 61 | 149725 | 225491 | 325498 | 137820 | 597247 | 61 |
| 62 | 137193 | 208215 | 303033 | 132136 | 580005 | 62 |
| 63 | 125001 | 191214 | 280647 | 126072 | 561374 | 63 |
| 64 | 113189 | 174542 | 258414 | 119634 | 541144 | 64 |
| 65 | 101789 | 158257 | 236436 | 112864 | 519214 | 65 |
| 66 | 90834·8 | 142442 | 214834 | 105799 | 495612 | 66 |
| 67 | 80375·8 | 127161 | 193692 | 98485 | 470466 | 67 |
| 68 | 70460·4 | 112495 | 173102 | 90912 | 443946 | 68 |
| 69 | 61167·5 | 98562·6 | 153215 | 83077 | 416185 | 69 |
| 70 | 52581·7 | 85490·6 | 134214 | 75051 | 387312 | 70 |
| 71 | 44763·8 | 73402·6 | 116311 | 66956 | 357473 | 71 |
| 72 | 37740·4 | 62385·6 | 99701·8 | 58954·2 | 326867 | 72 |
| 73 | 31497·6 | 52465·2 | 84503·8 | 51172·2 | 295833 | 73 |
| 74 | 25991·7 | 43615·9 | 70758·8 | 43816·2 | 264687 | 74 |
| 75 | 21174·7 | 35794·6 | 58466·8 | 36945·2 | 233895 | 75 |
| 76 | 17003·2 | 28956·6 | 47598·8 | 30634·2 | 203924 | 76 |
| 77 | 13443·1 | 23061·2 | 38120·7 | 24957·3 | 175262 | 77 |
| 78 | 10454·4 | 18059·8 | 29994·8 | 19976·2 | 148337 | 78 |
| 79 | 7998·98 | 13900·0 | 23156·2 | 15694·8 | 123529 | 79 |
| 80 | 6023·18 | 10514·1 | 17560·4 | 12093·6 | 101068 | 80 |
| 81 | 4463·78 | 7816·54 | 13086·5 | 9133·9 | 81123·6 | 81 |
| 82 | 3254·48 | 5709·84 | 9592·65 | 6757·75 | 63774·6 | 82 |
| 83 | 2329·70 | 4096·34 | 6920·95 | 4898·45 | 49052·6 | 83 |
| 84 | 1633·46 | 2885·24 | 4915·95 | 3483·45 | 36897·6 | 84 |
| 85 | 1119·16 | 1993·09 | 3433·55 | 2435·05 | 27139·4 | 85 |
| 86 | 749·98 | 1351·82 | 2357·65 | 1674·75 | 19516·9 | 86 |
| 87 | 494·32 | 903·11 | 1592·86 | 1134·34 | 13710·1 | 87 |
| 88 | 323·80 | 597·13 | 1060·87 | 757·45 | 9386·08 | 88 |
| 89 | 213·01 | 392·81 | 697·87 | 498·38 | 6236·48 | 89 |
| 90 | 136·03 | 250·85 | 445·66 | 318·29 | 4010·28 | 90 |
| 91 | 83·69 | 154·33 | 274·19 | 195·76 | 2475·68 | 91 |
| 92 | 49·00 | 90·36 | 160·54 | 114·61 | 1449·48 | 92 |
| 93 | 26·79 | 49·40 | 87·77 | 62·65 | 792·40 | 93 |
| 94 | 13·30 | 24·52 | 43·56 | 31·09 | 393·25 | 94 |
| 95 | 5·74 | 10·58 | 18·80 | 13·41 | 169·68 | 95 |
| 96 | 2·00 | 3·69 | 6·56 | 4·67 | 59·16 | 96 |
| 97 | ·50 | ·92 | 1·64 | 1·16 | 14·74 | 97 |
| 98 | ·07 | ·13 | ·23 | ·16 | 2·05 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 64. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 22·58 | 4·77 | 4·41 | 4·63 | 17·10 | 53·49 | 16 |
| 17 | 22·42 | 4·88 | 4·54 | 4·79 | 17·69 | 54·33 | 17 |
| 18 | 22·29 | 5·00 | 4·68 | 4·96 | 18·31 | 55·25 | 18 |
| 19 | 22·19 | 5·13 | 4·82 | 5·13 | 18·96 | 56·23 | 19 |
| 20 | 22·14 | 5·25 | 4·96 | 5·30 | 19·64 | 57·28 | 20 |
| 21 | 22·12 | 5·36 | 5·10 | 5·47 | 20·34 | 58·39 | 21 |
| 22 | 22·13 | 5·48 | 5·24 | 5·64 | 21·06 | 59·56 | 22 |
| 23 | 22·16 | 5·59 | 5·38 | 5·82 | 21·81 | 60·77 | 23 |
| 24 | 22·21 | 5·70 | 5·53 | 6·01 | 22·60 | 62·04 | 24 |
| 25 | 22·26 | 5·82 | 5·68 | 6·20 | 23·41 | 63·36 | 25 |
| 26 | 22·31 | 5·94 | 5·83 | 6·39 | 24·25 | 64·72 | 26 |
| 27 | 22·37 | 6·06 | 5·99 | 6·59 | 25·12 | 66·13 | 27 |
| 28 | 22·43 | 6·19 | 6·15 | 6·80 | 26·02 | 67·59 | 28 |
| 29 | 22·50 | 6·32 | 6·31 | 7·00 | 26·96 | 69·08 | 29 |
| 30 | 22·56 | 6·45 | 6·48 | 7·21 | 27·92 | 70·62 | 30 |
| 31 | 22·63 | 6·59 | 6·64 | 7·43 | 28·92 | 72·21 | 31 |
| 32 | 22·68 | 6·72 | 6·81 | 7·65 | 29·95 | 73·82 | 32 |
| 33 | 22·73 | 6·85 | 6·98 | 7·88 | 31·02 | 75·46 | 33 |
| 34 | 22·76 | 6·98 | 7·15 | 8·12 | 32·11 | 77·12 | 34 |
| 35 | 22·77 | 7·11 | 7·33 | 8·36 | 33·24 | 78·82 | 35 |
| 36 | 22·78 | 7·24 | 7·51 | 8·61 | 34·39 | 80·54 | 36 |
| 37 | 22·77 | 7·37 | 7·70 | 8·87 | 35·59 | 82·30 | 37 |
| 38 | 22·76 | 7·49 | 7·89 | 9·14 | 36·83 | 84·10 | 38 |
| 39 | 22·74 | 7·62 | 8·08 | 9·41 | 38·12 | 85·98 | 39 |
| 40 | 22·72 | 7·76 | 8·27 | 9·69 | 39·46 | 87·91 | 40 |
| 41 | 22·69 | 7·90 | 8·47 | 9·97 | 40·86 | 89·90 | 41 |
| 42 | 22·65 | 8·03 | 8·68 | 10·27 | 42·32 | 91·95 | 42 |
| 43 | 22·60 | 8·17 | 8·89 | 10·56 | 43·83 | 94·04 | 43 |
| 44 | 22·53 | 8·30 | 9·10 | 10·87 | 45·39 | 96·18 | 44 |
| 45 | 22·44 | 8·42 | 9·31 | 11·19 | 47·00 | 98·36 | 45 |
| 46 | 22·33 | 8·53 | 9·53 | 11·54 | 48·66 | 100·58 | 46 |
| 47 | 22·22 | 8·63 | 9·73 | 11·90 | 50·36 | 102·84 | 47 |
| 48 | 22·08 | 8·74 | 9·93 | 12·29 | 52·09 | 105·13 | 48 |
| 49 | 21·93 | 8·84 | 10·14 | 12·68 | 53·88 | 107·46 | 49 |
| 50 | 21·75 | 8·94 | 10·34 | 13·08 | 55·72 | 109·83 | 50 |
| 51 | 21·55 | 9·03 | 10·56 | 13·49 | 57·64 | 112·28 | 51 |
| 52 | 21·34 | 9·14 | 10·79 | 13·90 | 59·65 | 114·81 | 52 |
| 53 | 21·10 | 9·24 | 11·03 | 14·31 | 61·78 | 117·45 | 53 |
| 54 | 20·84 | 9·34 | 11·27 | 14·74 | 64·02 | 120·21 | 54 |

TABLE 64.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 20·57 | 9·44 | 11·52 | 15·17 | 66·36 | 123·05 | 55 |
| 56 | 20·25 | 9·51 | 11·77 | 15·62 | 68·79 | 125·94 | 56 |
| 57 | 19·90 | 9·57 | 11·99 | 16·09 | 71·31 | 128·85 | 57 |
| 58 | 19·50 | 9·60 | 12·19 | 16·57 | 73·89 | 131·75 | 58 |
| 59 | 19·07 | 9·60 | 12·36 | 17·06 | 76·56 | 134·64 | 59 |
| 60 | 18·60 | 9·57 | 12·49 | 17·56 | 79·30 | 137·51 | 60 |
| 61 | 18·09 | 9·51 | 12·58 | 18·06 | 82·13 | 140·38 | 61 |
| 62 | 17·55 | 9·43 | 12·63 | 18·52 | 85·07 | 143·21 | 62 |
| 63 | 16·97 | 9·32 | 12·64 | 18·90 | 88·13 | 145·97 | 63 |
| 64 | 16·36 | 9·18 | 12·62 | 19·24 | 91·30 | 148·70 | 64 |
| 65 | 15·72 | 9·03 | 12·56 | 19·49 | 94·56 | 151·36 | 65 |
| 66 | 15·08 | 8·86 | 12·48 | 19·65 | 97·85 | 153·92 | 66 |
| 67 | 14·45 | 8·68 | 12·36 | 19·76 | 101·09 | 156·33 | 67 |
| 68 | 13·80 | 8·48 | 12·20 | 19·81 | 104·20 | 158·49 | 68 |
| 69 | 13·13 | 8·25 | 11·98 | 19·79 | 107·10 | 160·24 | 69 |
| 70 | 12·40 | 7·97 | 11·69 | 19·66 | 109·69 | 161·41 | 70 |
| 71 | 11·61 | 7·63 | 11·32 | 19·40 | 111·90 | 161·86 | 71 |
| 72 | 10·77 | 7·25 | 10·87 | 18·97 | 113·61 | 161·48 | 72 |
| 73 | 9·92 | 6·84 | 10·37 | 18·40 | 114·73 | 160·25 | 73 |
| 74 | 9·07 | 6·42 | 9·83 | 17·68 | 115·26 | 158·26 | 74 |
| 75 | 8·26 | 6·00 | 9·26 | 16·86 | 115·26 | 155·64 | 75 |
| 76 | 7·48 | 5·60 | 8·68 | 15·97 | 114·82 | 152·55 | 76 |
| 77 | 6·75 | 5·19 | 8·09 | 15·06 | 114·04 | 149·12 | 77 |
| 78 | 6·07 | 4·77 | 7·49 | 14·18 | 112·92 | 145·44 | 78 |
| 79 | 5·48 | 4·35 | 6·93 | 13·33 | 111·38 | 141·47 | 79 |
| 80 | 4·99 | 3·93 | 6·42 | 12·52 | 109·35 | 137·20 | 80 |
| 81 | 4·60 | 3·51 | 5·98 | 11·72 | 106·70 | 132·51 | 81 |
| 82 | 4·30 | 3·11 | 5·65 | 10·95 | 103·39 | 127·40 | 82 |
| 83 | 4·06 | 2·77 | 5·33 | 10·23 | 99·64 | 122·03 | 83 |
| 84 | 3·83 | 2·49 | 5·03 | 9·54 | 95·72 | 116·61 | 84 |
| 85 | 3·61 | 2·29 | 4·75 | 8·91 | 91·98 | 111·53 | 85 |
| 86 | 3·41 | 2·14 | 4·48 | 8·35 | 88·65 | 107·03 | 86 |
| 87 | 3·22 | 2·02 | 4·23 | 7·89 | 85·80 | 103·15 | 87 |
| 88 | 3·03 | 1·90 | 3·99 | 7·43 | 83·06 | 99·42 | 88 |
| 89 | 2·85 | 1·79 | 3·74 | 6·98 | 79·98 | 95·33 | 89 |
| 90 | 2·65 | 1·66 | 3·48 | 6·49 | 75·92 | 90·21 | 90 |
| 91 | 2·43 | 1·53 | 3·19 | 5·96 | 69·66 | 82·76 | 91 |
| 92 | 2·18 | 1·37 | 2·87 | 5·35 | 62·60 | 74·37 | 92 |
| 93 | 1·91 | 1·20 | 2·52 | 4·69 | 54·87 | 65·19 | 93 |
| 94 | 1·63 | 1·02 | 2·14 | 4·00 | 46·76 | 55·56 | 94 |
| 95 | 1·34 | ·84 | 1·77 | 3·30 | 38·57 | 45·83 | 95 |
| 96 | 1·06 | ·66 | 1·40 | 2·61 | 30·48 | 36·22 | 96 |
| 97 | ·85 | ·52 | 1·10 | 2·08 | 24·04 | 28·58 | 97 |
| 98 | ·61 | ·38 | ·77 | 1·53 | 17 23 | 20·52 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 65. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1353723 | 1639675 | 1904049 | 277515 | 1024844 | 16 |
| 17 | 1298922 | 1581691 | 1844827 | 277515 | 1024844 | 17 |
| 18 | 1247398 | 1527263 | 1789033 | 277515 | 1024844 | 18 |
| 19 | 1199337 | 1476453 | 1737013 | 277130 | 1024789 | 19 |
| 20 | 1154789 | 1428613 | 1687526 | 276440 | 1024524 | 20 |
| 21 | 1113581 | 1383664 | 1640527 | 275467 | 1024011 | 21 |
| 22 | 1075103 | 1341181 | 1595768 | 274231 | 1023269 | 22 |
| 23 | 1038698 | 1300672 | 1552826 | 272895 | 1022315 | 23 |
| 24 | 1003814 | 1261646 | 1511362 | 271513 | 1021257 | 24 |
| 25 | 970130 | 1223790 | 1471109 | 270093 | 1020147 | 25 |
| 26 | 937522 | 1187074 | 1431997 | 268595 | 1018992 | 26 |
| 27 | 906084 | 1151635 | 1394124 | 266986 | 1017713 | 27 |
| 28 | 875819 | 1117472 | 1357535 | 265277 | 1016241 | 28 |
| 29 | 846646 | 1084503 | 1322036 | 263475 | 1014555 | 29 |
| 30 | 818382 | 1052433 | 1287342 | 261592 | 1012670 | 30 |
| 31 | 790754 | 1020995 | 1253128 | 259669 | 1010605 | 31 |
| 32 | 763622 | 989919 | 1219170 | 257714 | 1008273 | 32 |
| 33 | 736861 | 959061 | 1185371 | 255699 | 1005564 | 33 |
| 34 | 710423 | 928423 | 1151742 | 253600 | 1002382 | 34 |
| 35 | 684328 | 898040 | 1118357 | 251395 | 998676 | 35 |
| 36 | 658623 | 867973 | 1085224 | 249124 | 994491 | 36 |
| 37 | 633410 | 838336 | 1052467 | 246826 | 989925 | 37 |
| 38 | 608751 | 809232 | 1020198 | 244426 | 985124 | 38 |
| 39 | 584677 | 780752 | 988466 | 241961 | 980141 | 39 |
| 40 | 561213 | 752928 | 957340 | 239391 | 974949 | 40 |
| 41 | 538310 | 725667 | 926714 | 236704 | 969526 | 41 |
| 42 | 515854 | 698818 | 896471 | 233821 | 963784 | 42 |
| 43 | 493769 | 672249 | 866444 | 230809 | 957672 | 43 |
| 44 | 472029 | 645866 | 836530 | 227748 | 951082 | 44 |
| 45 | 450653 | 619670 | 806703 | 224753 | 943922 | 45 |
| 46 | 429699 | 593762 | 777002 | 221902 | 936099 | 46 |
| 47 | 409199 | 568236 | 747484 | 219192 | 927515 | 47 |
| 48 | 389127 | 543119 | 718205 | 216507 | 918110 | 48 |
| 49 | 369446 | 518354 | 689167 | 213680 | 907891 | 49 |
| 50 | 350078 | 493914 | 660379 | 210617 | 896906 | 50 |
| 51 | 331006 | 469779 | 631920 | 207173 | 885287 | 51 |
| 52 | 312265 | 445970 | 603838 | 203380 | 873113 | 52 |
| 53 | 293875 | 422526 | 576111 | 199282 | 860434 | 53 |
| 54 | 275859 | 399459 | 548672 | 194951 | 847156 | 54 |

TABLE 65.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 258199 | 376656 | 521344 | 190414 | 833105 | 55 |
| 56 | 240835 | 353977 | 493887 | 185747 | 818075 | 56 |
| 57 | 223765 | 331390 | 466212 | 180936 | 801942 | 57 |
| 58 | 207077 | 308975 | 438387 | 175953 | 784642 | 58 |
| 59 | 190819 | 286851 | 410500 | 170788 | 766168 | 59 |
| 60 | 175064 | 265135 | 382689 | 165361 | 746491 | 60 |
| 61 | 159842 | 243903 | 355044 | 159516 | 725605 | 61 |
| 62 | 145130 | 223130 | 327587 | 153080 | 703490 | 62 |
| 63 | 130949 | 202869 | 300439 | 145937 | 680066 | 63 |
| 64 | 117373 | 183264 | 273838 | 138055 | 655206 | 64 |
| 65 | 104529 | 164527 | 248060 | 129529 | 628682 | 65 |
| 66 | 92507·5 | 146821 | 223347 | 120535 | 600136 | 66 |
| 67 | 81360·5 | 130229 | 199830 | 111292 | 569334 | 67 |
| 68 | 71024·5 | 114669 | 177441 | 101936 | 536254 | 68 |
| 69 | 61407·7 | 99995·6 | 156037 | 92549 | 501027 | 69 |
| 70 | 52439·0 | 86144·6 | 135590 | 83161 | 463964 | 70 |
| 71 | 44143·5 | 73165·6 | 116218 | 73790 | 425529 | 71 |
| 72 | 36616·4 | 61248·6 | 98212·6 | 64518·4 | 386151 | 72 |
| 73 | 29937·6 | 50574·6 | 81882·6 | 55535·4 | 346363 | 73 |
| 74 | 24150·6 | 41240·1 | 67405·6 | 47060·4 | 306874 | 74 |
| 75 | 19228·8 | 33209·3 | 54779·6 | 39266·4 | 268430 | 75 |
| 76 | 15098·6 | 26393·0 | 43911·6 | 32250·4 | 231762 | 76 |
| 77 | 11679·0 | 20662·4 | 34660·1 | 26078·9 | 197417 | 77 |
| 78 | 8912·32 | 15916·6 | 26914·4 | 20807·6 | 165696 | 78 |
| 79 | 6732·82 | 12077·2 | 20587·2 | 16379·8 | 136826 | 79 |
| 80 | 5060·62 | 9045·19 | 15555·9 | 12700·1 | 110973 | 80 |
| 81 | 3801·92 | 6700·59 | 11647·4 | 9694·1 | 88224·5 | 81 |
| 82 | 2854·59 | 4919·09 | 8669·17 | 7276·53 | 68636·5 | 82 |
| 83 | 2128·53 | 3579·69 | 6375·97 | 5366·73 | 52269·5 | 83 |
| 84 | 1559·26 | 2575·99 | 4624·47 | 3887·23 | 38993·5 | 84 |
| 85 | 1120·88 | 1831·74 | 3304·27 | 2766·43 | 28547·5 | 85 |
| 86 | 789·83 | 1285·40 | 2323·02 | 1935·98 | 20544·2 | 86 |
| 87 | 544·97 | 886·90 | 1602·84 | 1335·76 | 14525·7 | 87 |
| 88 | 367·64 | 598·30 | 1081·29 | 901·11 | 10065·6 | 88 |
| 89 | 241·84 | 393·57 | 711·30 | 592·79 | 6791·92 | 89 |
| 90 | 154·44 | 251·33 | 454·24 | 378·55 | 4426·32 | 90 |
| 91 | 95·02 | 154·62 | 279·46 | 232·93 | 2723·22 | 91 |
| 92 | 55·63 | 90·52 | 163·62 | 136·37 | 1594·42 | 92 |
| 93 | 30·41 | 49·48 | 89·45 | 74·55 | 871·63 | 93 |
| 94 | 15·09 | 24·55 | 44·39 | 37·00 | 432·56 | 94 |
| 95 | 6·51 | 10·59 | 19·15 | 15·97 | 186·64 | 95 |
| 96 | 2·27 | 3·69 | 6·67 | 5·58 | 65·07 | 96 |
| 97 | ·57 | ·92 | 1·66 | 1·40 | 16·21 | 97 |
| 98 | ·08 | ·13 | ·23 | ·20 | 2·25 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 66. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 27·02 | 5·53 | 5·17 | 5·55 | 19·57 | 62·84 | 16 |
| 17 | 26·74 | 5·62 | 5·28 | 5·74 | 20·26 | 63·64 | 17 |
| 18 | 26·49 | 5·71 | 5·40 | 5·94 | 20·97 | 64·51 | 18 |
| 19 | 26·27 | 5·81 | 5·53 | 6·14 | 21·71 | 65·46 | 19 |
| 20 | 26·10 | 5·91 | 5·66 | 6·33 | 22·48 | 66·49 | 20 |
| 21 | 25·98 | 6·02 | 5·80 | 6·53 | 23·29 | 67·62 | 21 |
| 22 | 25·91 | 6·12 | 5·95 | 6·73 | 24·12 | 68·83 | 22 |
| 23 | 25·89 | 6·24 | 6·10 | 6·93 | 24·98 | 70·13 | 23 |
| 24 | 25·89 | 6·35 | 6·26 | 7·14 | 25·85 | 71·49 | 24 |
| 25 | 25·91 | 6·47 | 6·42 | 7·36 | 26·75 | 72·91 | 25 |
| 26 | 25·94 | 6·60 | 6·58 | 7·58 | 27·67 | 74·38 | 26 |
| 27 | 25·98 | 6·72 | 6·75 | 7·81 | 28·62 | 75·87 | 27 |
| 28 | 26·00 | 6·85 | 6·92 | 8·05 | 29·58 | 77·40 | 28 |
| 29 | 26·01 | 6·98 | 7·09 | 8·29 | 30·58 | 78·95 | 29 |
| 30 | 26·02 | 7·12 | 7·27 | 8·53 | 31·61 | 80·54 | 30 |
| 31 | 26·01 | 7·25 | 7·46 | 8·79 | 32·67 | 82·18 | 31 |
| 32 | 25·99 | 7·38 | 7·65 | 9·06 | 33·78 | 83·87 | 32 |
| 33 | 25·97 | 7·51 | 7·85 | 9·33 | 34·94 | 85·61 | 33 |
| 34 | 25·94 | 7·65 | 8·05 | 9·63 | 36·15 | 87·42 | 34 |
| 35 | 25·91 | 7·78 | 8·25 | 9·93 | 37·42 | 89·29 | 35 |
| 36 | 25·86 | 7·91 | 8·46 | 10·24 | 38·74 | 91·21 | 36 |
| 37 | 25·80 | 8·04 | 8·66 | 10·55 | 40·11 | 93·17 | 37 |
| 38 | 25·74 | 8·17 | 8·86 | 10·86 | 41·54 | 95·16 | 38 |
| 39 | 25·66 | 8·29 | 9·06 | 11·16 | 43·01 | 97·19 | 39 |
| 40 | 25·57 | 8·41 | 9·26 | 11·46 | 44·54 | 99·24 | 40 |
| 41 | 25·47 | 8·53 | 9·46 | 11·76 | 46·11 | 101·34 | 41 |
| 42 | 25·37 | 8·66 | 9·66 | 12·06 | 47·74 | 103·49 | 42 |
| 43 | 25·26 | 8·77 | 9·87 | 12·36 | 49·43 | 105·69 | 43 |
| 44 | 25·13 | 8·89 | 10·09 | 12·68 | 51·19 | 107·98 | 44 |
| 45 | 24·99 | 9·00 | 10·31 | 13·01 | 53·03 | 110·35 | 45 |
| 46 | 24·83 | 9·12 | 10·54 | 13·36 | 54·95 | 112·80 | 46 |
| 47 | 24·66 | 9·23 | 10·77 | 13·71 | 56·96 | 115·33 | 47 |
| 48 | 24·47 | 9·35 | 11·01 | 14·09 | 59·04 | 117·97 | 48 |
| 49 | 24·27 | 9·48 | 11·26 | 14·50 | 61·22 | 120·73 | 49 |
| 50 | 24·07 | 9·60 | 11·52 | 14·94 | 63·49 | 123·62 | 50 |
| 51 | 23·86 | 9·74 | 11·78 | 15·40 | 65·86 | 126·65 | 51 |
| 52 | 23·65 | 9·87 | 12·05 | 15·89 | 68·35 | 129·81 | 52 |
| 53 | 23·42 | 10·01 | 12·32 | 16·39 | 70·95 | 133·09 | 53 |
| 54 | 23·18 | 10·14 | 12·60 | 16·90 | 73·65 | 136·47 | 54 |

TABLE 66.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 22·90 | 10·26 | 12·86 | 17·44 | 76·47 | 139·94 | 55 |
| 56 | 22·59 | 10·38 | 13·11 | 17·99 | 79·40 | 143·47 | 56 |
| 57 | 22·21 | 10·47 | 13·36 | 18·56 | 82·45 | 147·06 | 57 |
| 58 | 21·78 | 10·55 | 13·60 | 19·14 | 85·60 | 150·67 | 58 |
| 59 | 21·27 | 10·60 | 13·83 | 19·69 | 88·87 | 154·26 | 59 |
| 60 | 20·68 | 10·61 | 14·03 | 20·22 | 92·25 | 157·80 | 60 |
| 61 | 20·04 | 10·57 | 14·20 | 20·70 | 95·73 | 161·24 | 61 |
| 62 | 19·33 | 10·48 | 14·33 | 21·10 | 99·33 | 164·57 | 62 |
| 63 | 18·59 | 10·35 | 14·39 | 21·43 | 103·00 | 167·76 | 63 |
| 64 | 17·81 | 10·16 | 14·41 | 21·64 | 106·75 | 170·77 | 64 |
| 65 | 17·02 | 9·93 | 14·35 | 21·79 | 110·53 | 173·62 | 65 |
| 66 | 16·21 | 9·67 | 14·23 | 21·84 | 114·26 | 176·22 | 66 |
| 67 | 15·39 | 9·38 | 14·03 | 21·83 | 117·88 | 178·51 | 67 |
| 68 | 14·56 | 9·06 | 13·74 | 21·75 | 121·30 | 180·40 | 68 |
| 69 | 13·71 | 8·70 | 13·35 | 21·54 | 124·49 | 181·79 | 69 |
| 70 | 12·85 | 8·31 | 12·88 | 21·15 | 127·41 | 182·60 | 70 |
| 71 | 12·01 | 7·89 | 12·31 | 20·53 | 130·08 | 182·81 | 71 |
| 72 | 11·18 | 7·44 | 11·67 | 19·66 | 132·42 | 182·36 | 72 |
| 73 | 10·39 | 6·97 | 11·00 | 18·55 | 134·35 | 181·25 | 73 |
| 74 | 9·66 | 6·52 | 10·33 | 17·25 | 135·83 | 179·59 | 74 |
| 75 | 9·02 | 6·09 | 9·68 | 15·90 | 136·79 | 177·48 | 75 |
| 76 | 8·44 | 5·70 | 9·09 | 14·59 | 137·19 | 175·00 | 76 |
| 77 | 7·94 | 5·35 | 8·55 | 13·42 | 136·99 | 172·25 | 77 |
| 78 | 7·50 | 5·02 | 8·08 | 12·45 | 136·18 | 169·23 | 78 |
| 79 | 7·09 | 4·71 | 7·63 | 11·67 | 134·67 | 165·78 | 79 |
| 80 | 6·71 | 4·41 | 7·21 | 11·02 | 132·44 | 161·80 | 80 |
| 81 | 6·34 | 4·12 | 6·82 | 10·43 | 129·43 | 157·13 | 81 |
| 82 | 5·98 | 3·82 | 6·44 | 9·84 | 125·60 | 151·68 | 82 |
| 83 | 5·65 | 3·53 | 6·07 | 9·29 | 121·05 | 145·59 | 83 |
| 84 | 5·32 | 3·24 | 5·73 | 8·76 | 115·90 | 138·96 | 84 |
| 85 | 5·02 | 2·96 | 5·40 | 8·27 | 110·37 | 132·02 | 85 |
| 86 | 4·74 | 2·70 | 5·10 | 7·80 | 104·69 | 125·03 | 86 |
| 87 | 4·48 | 2·50 | 4·82 | 7·37 | 99·11 | 118·27 | 87 |
| 88 | 4·22 | 2·34 | 4·54 | 6·94 | 93·49 | 111·53 | 88 |
| 89 | 3·96 | 2·19 | 4·26 | 6·52 | 87·77 | 104·70 | 89 |
| 90 | 3·69 | 2·04 | 3·97 | 6·06 | 81·64 | 97·39 | 90 |
| 91 | 3·38 | 1·87 | 3·64 | 5·56 | 74·90 | 89·35 | 91 |
| 92 | 3·04 | 1·68 | 3·27 | 5·00 | 67·31 | 80·30 | 92 |
| 93 | 2·66 | 1·47 | 2·87 | 4·38 | 59·00 | 70·39 | 93 |
| 94 | 2·27 | 1·25 | 2·44 | 3·73 | 50·28 | 59·98 | 94 |
| 95 | 1·87 | 1·04 | 2·02 | 3·08 | 41·47 | 49·48 | 95 |
| 96 | 1·48 | ·82 | 1·60 | 2·43 | 32·78 | 39·11 | 96 |
| 97 | 1·17 | ·64 | 1·26 | 1·91 | 25·87 | 30·85 | 97 |
| 98 | ·84 | ·46 | ·92 | 1·38 | 18·53 | 22·13 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 67. $3\frac{1}{4}$ PER CENT

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|AU}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1619549 | 1951200 | 2260953 | 332496 | 1173315 | 16 |
| 17 | 1549073 | 1874596 | 2180519 | 332496 | 1173315 | 17 |
| 18 | 1482177 | 1801779 | 2104058 | 332383 | 1173315 | 18 |
| 19 | 1419599 | 1733482 | 2032297 | 331722 | 1173260 | 19 |
| 20 | 1361671 | 1669978 | 1965447 | 330448 | 1173048 | 20 |
| 21 | 1308215 | 1611088 | 1903329 | 328705 | 1172587 | 21 |
| 22 | 1258857 | 1556388 | 1845514 | 326726 | 1171746 | 22 |
| 23 | 1213052 | 1505382 | 1791407 | 324626 | 1170410 | 23 |
| 24 | 1170023 | 1457245 | 1740140 | 322556 | 1168477 | 24 |
| 25 | 1129149 | 1411311 | 1691055 | 320558 | 1165948 | 25 |
| 26 | 1090037 | 1367235 | 1643813 | 318504 | 1162824 | 26 |
| 27 | 1052164 | 1324493 | 1597853 | 316401 | 1159193 | 27 |
| 28 | 1015217 | 1282773 | 1552912 | 314213 | 1155137 | 28 |
| 29 | 979067 | 1241870 | 1508826 | 311913 | 1150805 | 29 |
| 30 | 943635 | 1201708 | 1465524 | 309549 | 1146334 | 30 |
| 31 | 908993 | 1162330 | 1423014 | 307163 | 1141813 | 31 |
| 32 | 875138 | 1123674 | 1381236 | 304866 | 1137319 | 32 |
| 33 | 842067 | 1085746 | 1340202 | 302652 | 1132925 | 33 |
| 34 | 809870 | 1048650 | 1299925 | 300519 | 1128630 | 34 |
| 35 | 778476 | 1012325 | 1260323 | 298375 | 1124403 | 35 |
| 36 | 747760 | 976599 | 1221177 | 296046 | 1120188 | 36 |
| 37 | 717726 | 941460 | 1182379 | 293408 | 1115821 | 37 |
| 38 | 688376 | 906899 | 1143945 | 290409 | 1111129 | 38 |
| 39 | 659686 | 872911 | 1105893 | 286974 | 1105989 | 39 |
| 40 | 631686 | 839542 | 1068290 | 283144 | 1100268 | 40 |
| 41 | 604425 | 806907 | 1031321 | 279029 | 1093973 | 41 |
| 42 | 577854 | 774967 | 995034 | 274682 | 1087208 | 42 |
| 43 | 551932 | 743646 | 959363 | 270221 | 1080070 | 43 |
| 44 | 526640 | 712940 | 924314 | 265748 | 1072666 | 44 |
| 45 | 501920 | 682784 | 889830 | 261317 | 1065076 | 45 |
| 46 | 477742 | 653181 | 855903 | 256894 | 1057253 | 46 |
| 47 | 454192 | 624285 | 822678 | 252582 | 1049102 | 47 |
| 48 | 431273 | 596105 | 790156 | 248439 | 1040597 | 48 |
| 49 | 409008 | 568670 | 758378 | 244441 | 1031567 | 49 |
| 50 | 387417 | 542006 | 727367 | 240521 | 1021916 | 50 |
| 51 | 366474 | 516031 | 696990 | 236606 | 1011554 | 51 |
| 52 | 346098 | 490603 | 667019 | 232543 | 1000324 | 52 |
| 53 | 326223 | 465617 | 637293 | 228259 | 988088 | 53 |
| 54 | 306727 | 440907 | 607600 | 223739 | 974728 | 54 |

TABLE 67.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 287546 | 416389 | 577836 | 218970 | 960097 | 55 |
| 56 | 268594 | 391987 | 547947 | 213973 | 944248 | 56 |
| 57 | 249812 | 367608 | 517901 | 208746 | 927236 | 57 |
| 58 | 231211 | 343237 | 487694 | 203140 | 908996 | 58 |
| 59 | 212840 | 318938 | 457354 | 197047 | 889418 | 59 |
| 60 | 194717 | 294611 | 426717 | 190399 | 868372 | 60 |
| 61 | 176996 | 270387 | 395853 | 182902 | 845753 | 61 |
| 62 | 159857 | 246554 | 365010 | 174482 | 821331 | 62 |
| 63 | 143423 | 223281 | 334355 | 165270 | 794847 | 63 |
| 64 | 127815 | 200729 | 304099 | 155334 | 766102 | 64 |
| 65 | 113140 | 179179 | 274590 | 144854 | 734852 | 65 |
| 66 | 99431·9 | 158758 | 246025 | 134008 | 700813 | 66 |
| 67 | 86696·9 | 139521 | 218521 | 122978 | 663867 | 67 |
| 68 | 74933·9 | 121543 | 192243 | 111890 | 624237 | 68 |
| 69 | 64143·9 | 104842 | 167315 | 100747 | 582372 | 69 |
| 70 | 54374·2 | 89513·4 | 143970 | 89437 | 538931 | 70 |
| 71 | 45657·3 | 75655·4 | 122459 | 78067 | 494661 | 71 |
| 72 | 37989·9 | 63267·4 | 102943 | 66823 | 450084 | 72 |
| 73 | 31359·2 | 52397·4 | 85609·1 | 55976·9 | 405583 | 73 |
| 74 | 25728·4 | 43082·7 | 70578·1 | 45913·9 | 361629 | 74 |
| 75 | 20996·1 | 35183·9 | 57730·1 | 37023·9 | 318592 | 75 |
| 76 | 17039·6 | 28539·1 | 46879·1 | 29457·9 | 276912 | 76 |
| 77 | 13745·4 | 23001·4 | 37807·6 | 23240·4 | 237153 | 77 |
| 78 | 11007·5 | 18378·5 | 30231·3 | 18263·7 | 199838 | 78 |
| 79 | 8712·19 | 14501·5 | 23877·3 | 14332·7 | 165440 | 79 |
| 80 | 6804·79 | 11282·4 | 18602·9 | 11195·1 | 134402 | 80 |
| 81 | 5238·99 | 8643·64 | 14279·8 | 8618·2 | 107022 | 81 |
| 82 | 3971·69 | 6510·84 | 10783·7 | 6533·6 | 83382·7 | 82 |
| 83 | 2961·49 | 4814·94 | 8000·98 | 4871·82 | 63497·7 | 83 |
| 84 | 2169·44 | 3489·94 | 5823·88 | 3568·92 | 47215·7 | 84 |
| 85 | 1559·51 | 2476·74 | 4154·48 | 2566·32 | 34256·7 | 85 |
| 86 | 1098·91 | 1723·77 | 2905·98 | 1808·12 | 24260·4 | 86 |
| 87 | 758·23 | 1180·83 | 1996·55 | 1247·45 | 16780·1 | 87 |
| 88 | 511·51 | 794·45 | 1344·74 | 841·56 | 11329·9 | 88 |
| 89 | 336·48 | 522·61 | 884·61 | 553·61 | 7453·06 | 89 |
| 90 | 214·88 | 333·74 | 564·92 | 353·50 | 4759·56 | 90 |
| 91 | 132·20 | 205·33 | 347·56 | 217·46 | 2928·26 | 91 |
| 92 | 77·40 | 120·22 | 203·50 | 127·32 | 1714·46 | 92 |
| 93 | 42·31 | 65·72 | 111·26 | 69·59 | 937·26 | 93 |
| 94 | 21·00 | 32·61 | 55·22 | 34·53 | 465·14 | 94 |
| 95 | 9·06 | 14·07 | 23·83 | 14·90 | 200·70 | 95 |
| 96 | 3·16 | 4·90 | 8·31 | 5·19 | 69·98 | 96 |
| 97 | ·79 | 1·22 | 2·07 | 1·29 | 17·44 | 97 |
| 98 | ·11 | ·17 | ·29 | ·18 | 2·42 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 68. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$. | Joint Life Annuity. | Single Premiums for Assurance. | | Age $x$. |
|---|---|---|---|---|
| | | First Death. | Death of Wife in Husband's Lifetime. | |
| | $\bar{a}_{xx}$ | $\bar{A}_{xx}$ | $\bar{A}^{1}_{xx}$ | |
| 16 | 20·574 | ·3420 | ·1710 | 16 |
| 17 | 20·323 | ·3500 | ·1750 | 17 |
| 18 | 20·074 | ·3580 | ·1790 | 18 |
| 19 | 19·825 | ·3659 | ·1830 | 19 |
| 20 | 19·583 | ·3737 | ·1868 | 20 |
| 21 | 19·344 | ·3813 | ·1907 | 21 |
| 22 | 19·105 | ·3890 | ·1945 | 22 |
| 23 | 18·866 | ·3966 | ·1983 | 23 |
| 24 | 18·624 | ·4044 | ·2022 | 24 |
| 25 | 18·379 | ·4122 | ·2061 | 25 |
| 26 | 18·127 | ·4202 | ·2101 | 26 |
| 27 | 17·870 | ·4285 | ·2142 | 27 |
| 28 | 17·605 | ·4369 | ·2185 | 28 |
| 29 | 17·332 | ·4457 | ·2228 | 29 |
| 30 | 17·054 | ·4546 | ·2273 | 30 |
| 31 | 16·770 | ·4636 | ·2318 | 31 |
| 32 | 16·481 | ·4729 | ·2364 | 32 |
| 33 | 16·187 | ·4823 | ·2412 | 33 |
| 34 | 15·889 | ·4918 | ·2459 | 34 |
| 35 | 15·586 | ·5015 | ·2507 | 35 |
| 36 | 15·280 | ·5113 | ·2557 | 36 |
| 37 | 14·969 | ·5212 | ·2606 | 37 |
| 38 | 14·656 | ·5313 | ·2656 | 38 |
| 39 | 14·338 | ·5414 | ·2707 | 39 |
| 40 | 14·017 | ·5517 | ·2758 | 40 |
| 41 | 13·694 | ·5620 | ·2810 | 41 |
| 42 | 13·368 | ·5725 | ·2862 | 42 |
| 43 | 13·041 | ·5829 | ·2915 | 43 |
| 44 | 12·708 | ·5936 | ·2968 | 44 |
| 45 | 12·372 | ·6043 | ·3022 | 45 |
| 46 | 12·029 | ·6153 | ·3076 | 46 |
| 47 | 11·683 | ·6263 | ·3132 | 47 |
| 48 | 11·331 | ·6376 | ·3188 | 48 |
| 49 | 10·976 | ·6490 | ·3245 | 49 |
| 50 | 10·619 | ·6604 | ·3302 | 50 |
| 51 | 10·265 | ·6717 | ·3358 | 51 |
| 52 | 9·915 | ·6829 | ·3414 | 52 |
| 53 | 9·569 | ·6940 | ·3470 | 53 |
| 54 | 9·229 | ·7048 | ·3524 | 54 |

TABLE 68.—*continued.*

| Age $x$. | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$. |
|---|---|---|---|---|
| 55 | 8·894 | ·7155 | ·3578 | 55 |
| 56 | 8·562 | ·7262 | ·3631 | 56 |
| 57 | 8·231 | ·7367 | ·3684 | 57 |
| 58 | 7·899 | ·7474 | ·3737 | 58 |
| 59 | 7·568 | ·7580 | ·3790 | 59 |
| 60 | 7·238 | ·7685 | ·3843 | 60 |
| 61 | 6·910 | ·7790 | ·3895 | 61 |
| 62 | 6·588 | ·7893 | ·3946 | 62 |
| 63 | 6·271 | ·7994 | ·3997 | 63 |
| 64 | 5·964 | ·8092 | ·4046 | 64 |
| 65 | 5·666 | ·8188 | ·4094 | 65 |
| 66 | 5·380 | ·8279 | ·4140 | 66 |
| 67 | 5·106 | ·8367 | ·4183 | 67 |
| 68 | 4·845 | ·8450 | ·4225 | 68 |
| 69 | 4·594 | ·8531 | ·4265 | 69 |
| 70 | 4·353 | ·8608 | ·4304 | 70 |
| 71 | 4·119 | ·8683 | ·4341 | 71 |
| 72 | 3·890 | ·8756 | ·4378 | 72 |
| 73 | 3·666 | ·8828 | ·4414 | 73 |
| 74 | 3·446 | ·8898 | ·4449 | 74 |
| 75 | 3·233 | ·8966 | ·4483 | 75 |
| 76 | 3·028 | ·9031 | ·4516 | 76 |
| 77 | 2·835 | ·9093 | ·4547 | 77 |
| 78 | 2·655 | ·9151 | ·4575 | 78 |
| 79 | 2·486 | ·9205 | ·4603 | 79 |
| 80 | 2·330 | ·9255 | ·4627 | 80 |
| 81 | 2·182 | ·9302 | ·4651 | 81 |
| 82 | 2·042 | ·9347 | ·4673 | 82 |
| 83 | 1·910 | ·9389 | ·4695 | 83 |
| 84 | 1·786 | ·9429 | ·4714 | 84 |
| 85 | 1·672 | ·9465 | ·4733 | 85 |
| 86 | 1·569 | ·9498 | ·4749 | 86 |
| 87 | 1·476 | ·9528 | ·4764 | 87 |
| 88 | 1·390 | ·9555 | ·4778 | 88 |
| 89 | 1·309 | ·9581 | ·4791 | 89 |
| 90 | 1·224 | ·9609 | ·4804 | 90 |
| 91 | 1·128 | ·9639 | ·4820 | 91 |
| 92 | 1·017 | ·9675 | ·4837 | 92 |
| 93 | ·888 | ·9716 | ·4858 | 93 |
| 94 | ·747 | ·9761 | ·4880 | 94 |
| 95 | ·602 | ·9807 | ·4904 | 95 |
| 96 | ·438 | ·9860 | ·4930 | 96 |
| 97 | ·371 | ·9881 | ·4941 | 97 |
| 98 | ·331 | ·9894 | ·4947 | 98 |
| 99 | ... | ... | ... | 99 |
| 100 | ... | ... | ... | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 69. $3\frac{1}{4}$ PER CENT.

WHOLE SOCIETY.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 59946 | 1364478 | 23·259 | ·2561 | ·01101 | 16 |
| 17 | 57942 | 1306536 | 23·046 | ·2629 | ·01141 | 17 |
| 18 | 55989 | 1250547 | 22·832 | ·2698 | ·01182 | 18 |
| 19 | 54087 | 1196460 | 22·619 | ·2766 | ·01223 | 19 |
| 20 | 52235 | 1144225 | 22·402 | ·2835 | ·01266 | 20 |
| 21 | 50431 | 1093794 | 22·186 | ·2904 | ·01309 | 21 |
| 22 | 48677 | 1045117 | 21·967 | ·2974 | ·01354 | 22 |
| 23 | 46971 | 998146 | 21·748 | ·3044 | ·01400 | 23 |
| 24 | 45315 | 952831 | 21·524 | ·3116 | ·01448 | 24 |
| 25 | 43709 | 909122 | 21·296 | ·3189 | ·01498 | 25 |
| 26 | 42152 | 866970 | 21·064 | ·3263 | ·01549 | 26 |
| 27 | 40644 | 826326 | 20·828 | ·3338 | ·01603 | 27 |
| 28 | 39185 | 787141 | 20·585 | ·3416 | ·01659 | 28 |
| 29 | 37773 | 749368 | 20·336 | ·3496 | ·01719 | 29 |
| 30 | 36405 | 712963 | 20·081 | ·3578 | ·01782 | 30 |
| 31 | 35080 | 677883 | 19·821 | ·3661 | ·01847 | 31 |
| 32 | 33797 | 644086 | 19·555 | ·3746 | ·01916 | 32 |
| 33 | 32554 | 611532 | 19·282 | ·3833 | ·01988 | 33 |
| 34 | 31348 | 580184 | 19·005 | ·3922 | ·02064 | 34 |
| 35 | 30179 | 550005 | 18·722 | ·4012 | ·02143 | 35 |
| 36 | 29045 | 520960 | 18·433 | ·4104 | ·02227 | 36 |
| 37 | 27944 | 493016 | 18·140 | ·4198 | ·02314 | 37 |
| 38 | 26874 | 466142 | 17·842 | ·4294 | ·02406 | 38 |
| 39 | 25835 | 440307 | 17·540 | ·4390 | ·02503 | 39 |
| 40 | 24824 | 415483 | 17·234 | ·4488 | ·02604 | 40 |
| 41 | 23842 | 391641 | 16·923 | ·4588 | ·02711 | 41 |
| 42 | 22888 | 368753 | 16·608 | ·4688 | ·02823 | 42 |
| 43 | 21961 | 346792 | 16·288 | ·4791 | ·02941 | 43 |
| 44 | 21061 | 325731 | 15·962 | ·4895 | ·03066 | 44 |
| 45 | 20188 | 305543 | 15·631 | ·5001 | ·03200 | 45 |
| 46 | 19342 | 286201 | 15·293 | ·5109 | ·03341 | 46 |
| 47 | 18521 | 267680 | 14·949 | ·5219 | ·03491 | 47 |
| 48 | 17724 | 249956 | 14·599 | ·5331 | ·03652 | 48 |
| 49 | 16949 | 233007 | 14·243 | ·5445 | ·03823 | 49 |
| 50 | 16193 | 216814 | 13·885 | ·5559 | ·04004 | 50 |
| 51 | 15455 | 201359 | 13·525 | ·5674 | ·04196 | 51 |
| 52 | 14734 | 186625 | 13·162 | ·5790 | ·04399 | 52 |
| 53 | 14028 | 172597 | 12·800 | ·5906 | ·04614 | 53 |
| 54 | 13338 | 159259 | 12·437 | ·6022 | ·04842 | 54 |

TABLE 69.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $P_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 12664 | 146595 | 12·072 | ·6139 | ·05086 | 55 |
| 56 | 12007 | 134588 | 11·704 | ·6257 | ·05346 | 56 |
| 57 | 11367 | 123221 | 11·335 | ·6375 | ·05624 | 57 |
| 58 | 10744 | 112477 | 10·964 | ·6493 | ·05922 | 58 |
| 59 | 10136 | 102341 | 10·592 | ·6612 | ·06243 | 59 |
| 60 | 9542·5 | 92798·6 | 10·220 | ·6731 | ·06586 | 60 |
| 61 | 8961·3 | 83837·3 | 9·851 | ·6849 | ·06953 | 61 |
| 62 | 8391·7 | 75445·6 | 9·485 | ·6966 | ·07345 | 62 |
| 63 | 7833·6 | 67612·0 | 9·125 | ·7081 | ·07761 | 63 |
| 64 | 7287·4 | 60324·6 | 8·772 | ·7195 | ·08202 | 64 |
| 65 | 6754·3 | 53570·3 | 8·425 | ·7305 | ·08671 | 65 |
| 66 | 6236·1 | 47334·2 | 8·083 | ·7415 | ·09173 | 66 |
| 67 | 5734·3 | 41599·9 | 7·748 | ·7522 | ·09708 | 67 |
| 68 | 5250·4 | 36349·5 | 7·415 | ·7628 | ·10288 | 68 |
| 69 | 4785·1 | 31564·4 | 7·088 | ·7733 | ·10910 | 69 |
| 70 | 4339·1 | 27225·3 | 6·766 | ·7836 | ·11582 | 70 |
| 71 | 3912·6 | 23312·7 | 6·449 | ·7937 | ·12308 | 71 |
| 72 | 3506·1 | 19806·6 | 6·140 | ·8036 | ·13088 | 72 |
| 73 | 3120·0 | 16686·6 | 5·838 | ·8133 | ·13931 | 73 |
| 74 | 2755·1 | 13931·5 | 5·555 | ·8223 | ·14803 | 74 |
| 75 | 2411·8 | 11519·7 | 5·265 | ·8316 | ·15795 | 75 |
| 76 | 2091·1 | 9428·6 | 4·997 | ·8402 | ·16814 | 76 |
| 77 | 1794·1 | 7634·5 | 4·742 | ·8483 | ·17890 | 77 |
| 78 | 1521·9 | 6112·6 | 4·502 | ·8560 | ·19014 | 78 |
| 79 | 1275·4 | 4837·2 | 4·278 | ·8632 | ·20177 | 79 |
| 80 | 1055·1 | 3782·1 | 4·068 | ·8699 | ·21384 | 80 |
| 81 | 861·21 | 2920·88 | 3·875 | ·8761 | ·22608 | 81 |
| 82 | 693·23 | 2227·65 | 3·694 | ·8819 | ·23873 | 82 |
| 83 | 550·16 | 1677·49 | 3·529 | ·8871 | ·25138 | 83 |
| 84 | 430·55 | 1246·94 | 3·375 | ·8921 | ·26431 | 84 |
| 85 | 332·28 | 914·66 | 3·231 | ·8967 | ·27752 | 85 |
| 86 | 252·89 | 661·77 | 3·094 | ·9010 | ·29122 | 86 |
| 87 | 189·79 | 471·98 | 2·963 | ·9052 | ·30551 | 87 |
| 88 | 140·37 | 331·61 | 2·837 | ·9093 | ·32050 | 88 |
| 89 | 102·28 | 229·33 | 2·715 | ·9132 | ·33634 | 89 |
| 90 | 73·31 | 156·02 | 2·600 | ·9168 | ·35263 | 90 |
| 91 | 51·78 | 104·24 | 2·483 | ·9206 | ·37076 | 91 |
| 92 | 35·97 | 68·27 | 2·367 | ·9243 | ·39049 | 92 |
| 93 | 24·62 | 43·65 | 2·241 | ·9283 | ·41425 | 93 |
| 94 | 16·57 | 27·08 | 2·100 | ·9328 | ·44421 | 94 |
| 95 | 10·97 | 16·11 | 1·933 | ·9382 | ·48535 | 95 |
| 96 | 7·10 | 9·01 | 1·731 | ·9446 | ·54572 | 96 |
| 97 | 4·40 | 4·61 | 1·505 | ·9519 | ·63247 | 97 |
| 98 | 2·61 | 2·00 | 1·219 | ·9610 | ·78837 | 98 |
| 99 | 1·39 | ·61 | ·880 | ·9719 | 1·10443 | 99 |
| 100 | ·61 | ·00 | ·416 | ·9867 | 2·37188 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 70. $3\frac{1}{4}$ PER CENT.

## WHOLE SOCIETY.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 20·88 | 4·36 | 4·08 | 4·31 | 15·48 | 49·11 | 16 |
| 17 | 20·66 | 4·45 | 4·20 | 4·46 | 16·02 | 49·79 | 17 |
| 18 | 20·47 | 4·55 | 4·32 | 4·61 | 16·57 | 50·52 | 18 |
| 19 | 20·32 | 4·65 | 4·44 | 4·77 | 17·16 | 51·33 | 19 |
| 20 | 20·21 | 4·74 | 4·57 | 4·93 | 17·76 | 52·21 | 20 |
| 21 | 20·16 | 4·83 | 4·69 | 5·09 | 18·39 | 53·16 | 21 |
| 22 | 20·15 | 4·92 | 4·81 | 5·24 | 19·05 | 54·17 | 22 |
| 23 | 20·16 | 5·02 | 4·93 | 5·41 | 19·72 | 55·24 | 23 |
| 24 | 20·18 | 5·11 | 5·06 | 5·57 | 20·42 | 56·34 | 24 |
| 25 | 20·22 | 5·20 | 5·19 | 5·73 | 21·14 | 57·48 | 25 |
| 26 | 20·26 | 5·30 | 5·32 | 5·91 | 21·88 | 58·66 | 26 |
| 27 | 20·30 | 5·40 | 5·45 | 6·08 | 22·64 | 59·87 | 27 |
| 28 | 20·34 | 5·50 | 5·59 | 6·26 | 23·43 | 61·13 | 28 |
| 29 | 20·39 | 5·61 | 5·73 | 6·45 | 24·24 | 62·43 | 29 |
| 30 | 20·44 | 5·72 | 5·88 | 6·64 | 25·09 | 63·77 | 30 |
| 31 | 20·48 | 5·83 | 6·03 | 6·84 | 25·97 | 65·16 | 31 |
| 32 | 20·53 | 5·94 | 6·19 | 7·04 | 26·87 | 66·58 | 32 |
| 33 | 20·56 | 6·06 | 6·35 | 7·26 | 27·81 | 68·04 | 33 |
| 34 | 20·60 | 6·17 | 6·51 | 7·48 | 28·78 | 69·54 | 34 |
| 35 | 20·64 | 6·29 | 6·68 | 7·70 | 29·78 | 71·08 | 35 |
| 36 | 20·66 | 6·41 | 6·85 | 7·94 | 30·81 | 72·67 | 36 |
| 37 | 20·69 | 6·53 | 7·02 | 8·18 | 31·87 | 74·30 | 37 |
| 38 | 20·71 | 6·65 | 7·20 | 8·43 | 32·98 | 75·96 | 38 |
| 39 | 20·72 | 6·78 | 7·38 | 8·68 | 34·12 | 77·67 | 39 |
| 40 | 20·73 | 6·90 | 7·56 | 8·94 | 35·29 | 79·43 | 40 |
| 41 | 20·72 | 7·02 | 7·75 | 9·21 | 36·51 | 81·22 | 41 |
| 42 | 20·70 | 7·15 | 7·94 | 9·49 | 37·78 | 83·06 | 42 |
| 43 | 20·68 | 7·27 | 8·13 | 9·77 | 39·09 | 84·95 | 43 |
| 44 | 20·64 | 7·40 | 8·33 | 10·07 | 40·45 | 86·89 | 44 |
| 45 | 20·60 | 7·52 | 8·54 | 10·37 | 41·87 | 88·89 | 45 |
| 46 | 20·54 | 7·65 | 8·74 | 10·69 | 43·34 | 90·95 | 46 |
| 47 | 20·47 | 7·77 | 8·95 | 11·01 | 44·86 | 93·06 | 47 |
| 48 | 20·38 | 7·89 | 9·16 | 11·35 | 46·43 | 95·22 | 48 |
| 49 | 20·28 | 8·02 | 9·38 | 11·69 | 48·06 | 97·43 | 49 |
| 50 | 20·16 | 8·13 | 9·60 | 12·06 | 49·76 | 99·70 | 50 |
| 51 | 20·03 | 8·24 | 9·82 | 12·43 | 51·51 | 102·03 | 51 |
| 52 | 19·88 | 8·35 | 10·05 | 12·80 | 53·33 | 104·40 | 52 |
| 53 | 19·71 | 8·45 | 10·28 | 13·19 | 55·21 | 106·84 | 53 |
| 54 | 19·53 | 8·55 | 10·51 | 13·60 | 57·15 | 109·34 | 54 |

TABLE 70.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 19·33 | 8·64 | 10·74 | 14·01 | 59·17 | 111·88 | 55 |
| 56 | 19·10 | 8·73 | 10·96 | 14·43 | 61·26 | 114·47 | 56 |
| 57 | 18·83 | 8·80 | 11·17 | 14·86 | 63·43 | 117·10 | 57 |
| 58 | 18·54 | 8·86 | 11·37 | 15·29 | 65·70 | 119·76 | 58 |
| 59 | 18·22 | 8·90 | 11·56 | 15·71 | 68·07 | 122·45 | 59 |
| 60 | 17·87 | 8·92 | 11·72 | 16·13 | 70·54 | 125·19 | 60 |
| 61 | 17·49 | 8·92 | 11·86 | 16·53 | 73·13 | 127·94 | 61 |
| 62 | 17·08 | 8·91 | 11·99 | 16·89 | 75·82 | 130·69 | 62 |
| 63 | 16·64 | 8·87 | 12·08 | 17·25 | 78·58 | 133·43 | 63 |
| 64 | 16·16 | 8·82 | 12·15 | 17·56 | 81·41 | 136·09 | 64 |
| 65 | 15·65 | 8·74 | 12·19 | 17·83 | 84·25 | 138·66 | 65 |
| 66 | 15·10 | 8·64 | 12·20 | 18·05 | 87·10 | 141·09 | 66 |
| 67 | 14·51 | 8·52 | 12·17 | 18·23 | 89·91 | 143·34 | 67 |
| 68 | 13·88 | 8·35 | 12·09 | 18·33 | 92·66 | 145·31 | 68 |
| 69 | 13·21 | 8·15 | 11·94 | 18·34 | 95·29 | 146·94 | 69 |
| 70 | 12·52 | 7·90 | 11·73 | 18·25 | 97·75 | 148·15 | 70 |
| 71 | 11·81 | 7·62 | 11·44 | 18·05 | 99·99 | 148·90 | 71 |
| 72 | 11·10 | 7·31 | 11·08 | 17·73 | 101·94 | 149·16 | 72 |
| 73 | 10·39 | 6·98 | 10·67 | 17·30 | 103·59 | 148·93 | 73 |
| 74 | 9·70 | 6·63 | 10·22 | 16·78 | 104·91 | 148·24 | 74 |
| 75 | 9·02 | 6·28 | 9·73 | 16·16 | 105·90 | 147·10 | 75 |
| 76 | 8·36 | 5·93 | 9·21 | 15·47 | 106·57 | 145·54 | 76 |
| 77 | 7·71 | 5·57 | 8·68 | 14·70 | 106·93 | 143·59 | 77 |
| 78 | 7·09 | 5·21 | 8·14 | 13·88 | 106·98 | 141·30 | 78 |
| 79 | 6·50 | 4·85 | 7·60 | 13·03 | 106·72 | 138·71 | 79 |
| 80 | 5·95 | 4·50 | 7·08 | 12·21 | 106·12 | 135·86 | 80 |
| 81 | 5·44 | 4·17 | 6·59 | 11·40 | 105·17 | 132·77 | 81 |
| 82 | 4·99 | 3·85 | 6·14 | 10·62 | 103·87 | 129·46 | 82 |
| 83 | 4·57 | 3·56 | 5·73 | 9·87 | 102·28 | 126·00 | 83 |
| 84 | 4·18 | 3·30 | 5·36 | 9·18 | 100·41 | 122·43 | 84 |
| 85 | 3·82 | 3·06 | 5·04 | 8·57 | 98·31 | 118·81 | 85 |
| 86 | 3·51 | 2·87 | 4·75 | 8·06 | 96·04 | 115·22 | 86 |
| 87 | 3·24 | 2·73 | 4·49 | 7·64 | 93·61 | 111·71 | 87 |
| 88 | 3·03 | 2·61 | 4·30 | 7·28 | 91·10 | 108·32 | 88 |
| 89 | 2·90 | 2·50 | 4·12 | 6·97 | 88·46 | 104·96 | 89 |
| 90 | 2·78 | 2·40 | 3·95 | 6·68 | 85·80 | 101·60 | 90 |
| 91 | 2·66 | 2·29 | 3·78 | 6·38 | 82·66 | 97·77 | 91 |
| 92 | 2·54 | 2·18 | 3·60 | 6·09 | 78·88 | 93·29 | 92 |
| 93 | 2·41 | 2·07 | 3·42 | 5·77 | 74·75 | 88·42 | 93 |
| 94 | 2·26 | 1·94 | 3·21 | 5·42 | 70·17 | 83·00 | 94 |
| 95 | 2·08 | 1·79 | 2·96 | 5·00 | 64·71 | 76·54 | 95 |
| 96 | 1·87 | 1·61 | 2·66 | 4·49 | 58·15 | 68·78 | 96 |
| 97 | 1·64 | 1·41 | 2·32 | 3·92 | 50·81 | 60·10 | 97 |
| 98 | 1·34 | 1·15 | 1·89 | 3·21 | 41·55 | 49·14 | 98 |
| 99 | ·99 | ·86 | 1·40 | 2·37 | 30·76 | 36·38 | 99 |
| 100 | ·52 | ·46 | ·73 | 1·26 | 16·23 | 19·20 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 71. $3\frac{1}{4}$ PER CENT.

## WHOLE SOCIETY.

### COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1251895 | 1513027 | 1757596 | 258342 | 927908 | 16 |
| 17 | 1197086 | 1455035 | 1698366 | 258342 | 927908 | 17 |
| 18 | 1145882 | 1400585 | 1642549 | 258342 | 927908 | 18 |
| 19 | 1098832 | 1350069 | 1590492 | 258011 | 927908 | 19 |
| 20 | 1055939 | 1303508 | 1542070 | 257375 | 927854 | 20 |
| 21 | 1016778 | 1260498 | 1496955 | 256452 | 927649 | 21 |
| 22 | 980659 | 1220365 | 1454544 | 255263 | 927203 | 22 |
| 23 | 946806 | 1182399 | 1414139 | 253877 | 926438 | 23 |
| 24 | 914557 | 1146091 | 1375339 | 252263 | 925331 | 24 |
| 25 | 883627 | 1111111 | 1337822 | 250617 | 923862 | 25 |
| 26 | 853796 | 1077287 | 1301467 | 248898 | 922103 | 26 |
| 27 | 824988 | 1044588 | 1266202 | 247202 | 920116 | 27 |
| 28 | 797172 | 1012941 | 1232001 | 245446 | 918001 | 28 |
| 29 | 770203 | 982202 | 1198762 | 243676 | 915769 | 29 |
| 30 | 744024 | 952277 | 1166353 | 241895 | 913433 | 30 |
| 31 | 718544 | 923081 | 1134691 | 240036 | 910967 | 31 |
| 32 | 693684 | 894537 | 1103703 | 238141 | 908282 | 32 |
| 33 | 669437 | 866608 | 1073286 | 236218 | 905363 | 33 |
| 34 | 645798 | 839295 | 1043449 | 234303 | 902136 | 34 |
| 35 | 622730 | 812567 | 1014137 | 232396 | 898630 | 35 |
| 36 | 600200 | 786366 | 985301 | 230471 | 894811 | 36 |
| 37 | 578178 | 760640 | 956897 | 228477 | 890680 | 37 |
| 38 | 556584 | 735346 | 928836 | 226421 | 886213 | 38 |
| 39 | 535372 | 710393 | 901063 | 224234 | 881391 | 39 |
| 40 | 514504 | 685777 | 873535 | 221955 | 876174 | 40 |
| 41 | 493995 | 661473 | 846239 | 219594 | 870579 | 41 |
| 42 | 473858 | 637482 | 819211 | 217119 | 864668 | 42 |
| 43 | 454106 | 613852 | 792486 | 214586 | 858458 | 43 |
| 44 | 434772 | 590603 | 766098 | 211983 | 851985 | 44 |
| 45 | 415843 | 567735 | 740055 | 209344 | 845242 | 45 |
| 46 | 397308 | 545248 | 714327 | 206677 | 838187 | 46 |
| 47 | 379138 | 523103 | 688870 | 203970 | 830787 | 47 |
| 48 | 361291 | 501234 | 663613 | 201179 | 822978 | 48 |
| 49 | 343751 | 479586 | 638516 | 198267 | 814658 | 49 |
| 50 | 326505 | 458131 | 613533 | 195201 | 805745 | 50 |
| 51 | 309546 | 436868 | 588663 | 191990 | 796110 | 51 |
| 52 | 292886 | 415847 | 563900 | 188610 | 785682 | 52 |
| 53 | 276540 | 395058 | 539258 | 185059 | 774411 | 53 |
| 54 | 260495 | 374526 | 514705 | 181338 | 762264 | 54 |

TABLE 71.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\,12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 244743 | 354199 | 490193 | 177439 | 749280 | 55 |
| 56 | 229267 | 334061 | 465678 | 173331 | 735506 | 56 |
| 57 | 214090 | 314118 | 441131 | 168961 | 721019 | 57 |
| 58 | 199226 | 294380 | 416574 | 164286 | 705834 | 58 |
| 59 | 184699 | 274885 | 392027 | 159276 | 689919 | 59 |
| 60 | 170536 | 255666 | 367517 | 153876 | 673159 | 60 |
| 61 | 156756 | 236735 | 343065 | 148058 | 655356 | 61 |
| 62 | 143356 | 218114 | 318694 | 141804 | 636250 | 62 |
| 63 | 130357 | 199860 | 294489 | 135089 | 615596 | 63 |
| 64 | 117797 | 182048 | 270571 | 127933 | 593227 | 64 |
| 65 | 105720 | 164757 | 247077 | 120411 | 569066 | 65 |
| 66 | 94178·5 | 148073 | 224135 | 112589 | 543151 | 66 |
| 67 | 83213·5 | 132048 | 201822 | 104526 | 515592 | 67 |
| 68 | 72872·5 | 116734 | 180195 | 96247 | 486506 | 68 |
| 69 | 63214·2 | 102212 | 159359 | 87787 | 455987 | 69 |
| 70 | 54306·0 | 88598·8 | 139482 | 79203 | 424160 | 70 |
| 71 | 46191·9 | 76002·8 | 120755 | 70615 | 391209 | 71 |
| 72 | 38901·2 | 64519·8 | 103379 | 62164 | 357420 | 72 |
| 73 | 32426·2 | 54191·8 | 87489·9 | 53992·1 | 323202 | 73 |
| 74 | 26729·4 | 45005·5 | 73155·9 | 46231·1 | 289028 | 74 |
| 75 | 21761·0 | 36919·2 | 60381·9 | 38981·1 | 255408 | 75 |
| 76 | 17476·4 | 29879·6 | 49142·9 | 32333·1 | 222852 | 76 |
| 77 | 13834·2 | 23835·1 | 39405·8 | 26361·2 | 191849 | 77 |
| 78 | 10787·1 | 18722·9 | 31110·7 | 21117·3 | 162819 | 78 |
| 79 | 8288·09 | 14479·2 | 24175·3 | 16628·7 | 136109 | 79 |
| 80 | 6277·29 | 11026·6 | 18499·1 | 12878·9 | 111971 | 80 |
| 81 | 4689·09 | 8276·01 | 13950·8 | 9814·0 | 90576·2 | 81 |
| 82 | 3456·09 | 6123·51 | 10376·8 | 7358·7 | 72010·2 | 82 |
| 83 | 2512·12 | 4470·21 | 7620·03 | 5430·47 | 56268·2 | 83 |
| 84 | 1799·48 | 3219·21 | 5528·13 | 3952·37 | 43230·2 | 84 |
| 85 | 1270·73 | 2288·85 | 3963·23 | 2847·27 | 32667·2 | 85 |
| 86 | 886·47 | 1612·32 | 2813·43 | 2037·57 | 24286·7 | 86 |
| 87 | 614·16 | 1131·96 | 1984·55 | 1450·55 | 17765·5 | 87 |
| 88 | 425·57 | 791·85 | 1395·73 | 1021·07 | 12786·9 | 88 |
| 89 | 297·04 | 552·69 | 974·18 | 712·68 | 9047·94 | 89 |
| 90 | 204·04 | 379·64 | 669·17 | 489·52 | 6289·94 | 90 |
| 91 | 137·79 | 256·37 | 451·89 | 330·60 | 4280·24 | 91 |
| 92 | 91·33 | 169·92 | 299·50 | 219·09 | 2836·84 | 92 |
| 93 | 59·25 | 110·23 | 194·30 | 142·10 | 1840·33 | 93 |
| 94 | 37·44 | 69·66 | 122·78 | 89·79 | 1162·91 | 94 |
| 95 | 22·86 | 42·53 | 74·96 | 54·82 | 709·98 | 95 |
| 96 | 13·30 | 24·73 | 43·59 | 31·88 | 412·87 | 96 |
| 97 | 7·21 | 13·41 | 23·63 | 17·27 | 223·79 | 97 |
| 98 | 3·50 | 6·51 | 11·46 | 8·37 | 108·51 | 98 |
| 99 | 1·38 | 2·57 | 4·52 | 3·30 | 42·79 | 99 |
| 100 | ·32 | ·60 | 1·05 | ·77 | 9·94 | 100 |

$3\frac{1}{4}$ PER CENT. TABLE 72. $3\frac{1}{4}$ PER CENT.

## WHOLE SOCIETY.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 16 | 20·741 | ·3366 | ·1683 | 16 |
| 17 | 20·484 | ·3449 | ·1724 | 17 |
| 18 | 20·230 | ·3530 | ·1765 | 18 |
| 19 | 19·977 | ·3611 | ·1805 | 19 |
| 20 | 19·724 | ·3692 | ·1846 | 20 |
| 21 | 19·475 | ·3771 | ·1886 | 21 |
| 22 | 19·227 | ·3851 | ·1925 | 22 |
| 23 | 18·979 | ·3930 | ·1965 | 23 |
| 24 | 18·730 | ·4010 | ·2005 | 24 |
| 25 | 18·477 | ·4091 | ·2045 | 25 |
| 26 | 18·221 | ·4172 | ·2086 | 26 |
| 27 | 17·961 | ·4255 | ·2128 | 27 |
| 28 | 17·694 | ·4341 | ·2171 | 28 |
| 29 | 17·422 | ·4428 | ·2214 | 29 |
| 30 | 17·144 | ·4517 | ·2258 | 30 |
| 31 | 16·861 | ·4607 | ·2304 | 31 |
| 32 | 16·572 | ·4700 | ·2350 | 32 |
| 33 | 16·278 | ·4794 | ·2397 | 33 |
| 34 | 15·980 | ·4889 | ·2444 | 34 |
| 35 | 15·678 | ·4986 | ·2493 | 35 |
| 36 | 15·370 | ·5084 | ·2542 | 36 |
| 37 | 15·059 | ·5184 | ·2592 | 37 |
| 38 | 14·746 | ·5284 | ·2642 | 38 |
| 39 | 14·430 | ·5385 | ·2692 | 39 |
| 40 | 14·112 | ·5487 | ·2743 | 40 |
| 41 | 13·793 | ·5589 | ·2794 | 41 |
| 42 | 13·470 | ·5692 | ·2846 | 42 |
| 43 | 13·146 | ·5795 | ·2898 | 43 |
| 44 | 12·817 | ·5901 | ·2950 | 44 |
| 45 | 12·484 | ·6007 | ·3004 | 45 |
| 46 | 12·144 | ·6116 | ·3058 | 46 |
| 47 | 11·800 | ·6226 | ·3113 | 47 |
| 48 | 11·451 | ·6338 | ·3169 | 48 |
| 49 | 11·099 | ·6450 | ·3225 | 49 |
| 50 | 10·745 | ·6563 | ·3282 | 50 |
| 51 | 10·394 | ·6676 | ·3338 | 51 |
| 52 | 10·044 | ·6788 | ·3394 | 52 |
| 53 | 9·698 | ·6898 | ·3449 | 53 |
| 54 | 9·355 | ·7008 | ·3504 | 54 |

TABLE 72.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 9·013 | ·7117 | ·3559 | 55 |
| 56 | 8·672 | ·7227 | ·3613 | 56 |
| 57 | 8·332 | ·7335 | ·3668 | 57 |
| 58 | 7·992 | ·7444 | ·3722 | 58 |
| 59 | 7·652 | ·7553 | ·3776 | 59 |
| 60 | 7·317 | ·7660 | ·3830 | 60 |
| 61 | 6·986 | ·7766 | ·3883 | 61 |
| 62 | 6·665 | ·7868 | ·3934 | 62 |
| 63 | 6·353 | ·7968 | ·3984 | 63 |
| 64 | 6·052 | ·8064 | ·4032 | 64 |
| 65 | 5·759 | ·8158 | ·4079 | 65 |
| 66 | 5·477 | ·8248 | ·4124 | 66 |
| 67 | 5·202 | ·8336 | ·4168 | 67 |
| 68 | 4·934 | ·8422 | ·4211 | 68 |
| 69 | 4·671 | ·8506 | ·4253 | 69 |
| 70 | 4·415 | ·8588 | ·4294 | 70 |
| 71 | 4·165 | ·8668 | ·4334 | 71 |
| 72 | 3·924 | ·8745 | ·4373 | 72 |
| 73 | 3·690 | ·8820 | ·4410 | 73 |
| 74 | 3·467 | ·8891 | ·4446 | 74 |
| 75 | 3·253 | ·8960 | ·4480 | 75 |
| 76 | 3·053 | ·9023 | ·4512 | 76 |
| 77 | 2·864 | ·9084 | ·4542 | 77 |
| 78 | 2·689 | ·9140 | ·4570 | 78 |
| 79 | 2·528 | ·9191 | ·4596 | 79 |
| 80 | 2·379 | ·9239 | ·4620 | 80 |
| 81 | 2·244 | ·9282 | ·4641 | 81 |
| 82 | 2·121 | ·9322 | ·4661 | 82 |
| 83 | 2·012 | ·9357 | ·4678 | 83 |
| 84 | 1·912 | ·9388 | ·4694 | 84 |
| 85 | 1·820 | ·9418 | ·4709 | 85 |
| 86 | 1·734 | ·9445 | ·4723 | 86 |
| 87 | 1·653 | ·9471 | ·4736 | 87 |
| 88 | 1·577 | ·9496 | ·4748 | 88 |
| 89 | 1·506 | ·9518 | ·4759 | 89 |
| 90 | 1·441 | ·9539 | ·4770 | 90 |
| 91 | 1·379 | ·9559 | ·4779 | 91 |
| 92 | 1·321 | ·9578 | ·4789 | 92 |
| 93 | 1·261 | ·9597 | ·4798 | 93 |
| 94 | 1·197 | ·9617 | ·4809 | 94 |
| 95 | 1·118 | ·9642 | ·4821 | 95 |
| 96 | 1·017 | ·9675 | ·4837 | 96 |
| 97 | ·908 | ·9710 | ·4855 | 97 |
| 98 | ·758 | ·9758 | ·4879 | 98 |
| 99 | ·599 | ·9808 | ·4904 | 99 |
| 100 | ·331 | ·9894 | ·4947 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 73. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCES.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 57671 | 1271536 | 22·545 | ·2244 | ·00995 | 16 |
| 17 | 55617 | 1215919 | 22·359 | ·2308 | ·01032 | 17 |
| 18 | 53629 | 1162290 | 22·170 | ·2373 | ·01070 | 18 |
| 19 | 51700 | 1110590 | 21·979 | ·2439 | ·01109 | 19 |
| 20 | 49828 | 1060762 | 21·786 | ·2505 | ·01150 | 20 |
| 21 | 48009 | 1012753 | 21·593 | ·2572 | ·01191 | 21 |
| 22 | 46242 | 966511 | 21·398 | ·2639 | ·01233 | 22 |
| 23 | 44528 | 921983 | 21·203 | ·2706 | ·01276 | 23 |
| 24 | 42865 | 879118 | 21·006 | ·2774 | ·01320 | 24 |
| 25 | 41252 | 837866 | 20·808 | ·2842 | ·01366 | 25 |
| 26 | 39692 | 798174 | 20·606 | ·2911 | ·01413 | 26 |
| 27 | 38181 | 759993 | 20·402 | ·2981 | ·01461 | 27 |
| 28 | 36721 | 723272 | 20·193 | ·3053 | ·01512 | 28 |
| 29 | 35311 | 687961 | 19·980 | ·3127 | ·01565 | 29 |
| 30 | 33951 | 654010 | 19·760 | ·3202 | ·01621 | 30 |
| 31 | 32638 | 621372 | 19·535 | ·3280 | ·01679 | 31 |
| 32 | 31374 | 589998 | 19·302 | ·3360 | ·01741 | 32 |
| 33 | 30154 | 559844 | 19·063 | ·3442 | ·01805 | 33 |
| 34 | 28977 | 530867 | 18·817 | ·3527 | ·01874 | 34 |
| 35 | 27841 | 503026 | 18·565 | ·3613 | ·01946 | 35 |
| 36 | 26742 | 476284 | 18·307 | ·3702 | ·02022 | 36 |
| 37 | 25678 | 450606 | 18·046 | ·3792 | ·02101 | 37 |
| 38 | 24648 | 425958 | 17·779 | ·3884 | ·02184 | 38 |
| 39 | 23650 | 402308 | 17·508 | ·3977 | ·02272 | 39 |
| 40 | 22684 | 379624 | 17·233 | ·4072 | ·02363 | 40 |
| 41 | 21748 | 357876 | 16·953 | ·4168 | ·02459 | 41 |
| 42 | 20843 | 337033 | 16·667 | ·4266 | ·02560 | 42 |
| 43 | 19968 | 317065 | 16·375 | ·4367 | ·02667 | 43 |
| 44 | 19122 | 297943 | 16·078 | ·4469 | ·02780 | 44 |
| 45 | 18305 | 279638 | 15·773 | ·4574 | ·02900 | 45 |
| 46 | 17516 | 262122 | 15·461 | ·4681 | ·03028 | 46 |
| 47 | 16753 | 245369 | 15·142 | ·4791 | ·03164 | 47 |
| 48 | 16014 | 229355 | 14·818 | ·4902 | ·03308 | 48 |
| 49 | 15298 | 214057 | 14·489 | ·5016 | ·03462 | 49 |
| 50 | 14601 | 199456 | 14·157 | ·5130 | ·03624 | 50 |
| 51 | 13924 | 185532 | 13·820 | ·5246 | ·03796 | 51 |
| 52 | 13264 | 172268 | 13·484 | ·5361 | ·03976 | 52 |
| 53 | 12621 | 159647 | 13·145 | ·5478 | ·04167 | 53 |
| 54 | 11997 | 147650 | 12·803 | ·5596 | ·04370 | 54 |

TABLE 73.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Premiums for Life Assurance. Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 11391 | 136259 | 12·458 | ·5714 | ·04587 | 55 |
| 56 | 10803 | 125456 | 12·109 | ·5834 | ·04818 | 56 |
| 57 | 10234 | 115222 | 11·754 | ·5956 | ·05067 | 57 |
| 58 | 9683·2 | 105538·9 | 11·394 | ·6080 | ·05336 | 58 |
| 59 | 9148·3 | 96390·6 | 11·032 | ·6205 | ·05624 | 59 |
| 60 | 8627·0 | 87763·6 | 10·668 | ·6330 | ·05934 | 60 |
| 61 | 8117·3 | 79646·3 | 10·307 | ·6454 | ·06262 | 61 |
| 62 | 7617·6 | 72028·7 | 9·951 | ·6577 | ·06609 | 62 |
| 63 | 7128·2 | 64900·5 | 9·599 | ·6698 | ·06978 | 63 |
| 64 | 6649·5 | 58251·0 | 9·254 | ·6816 | ·07366 | 64 |
| 65 | 6183·4 | 52067·6 | 8·915 | ·6933 | ·07777 | 65 |
| 66 | 5731·8 | 46335·8 | 8·578 | ·7049 | ·08218 | 66 |
| 67 | 5296·4 | 41039·4 | 8·241 | ·7165 | ·08694 | 67 |
| 68 | 4877·9 | 36161·5 | 7·906 | ·7280 | ·09208 | 68 |
| 69 | 4476·2 | 31685·3 | 7·572 | ·7395 | ·09766 | 69 |
| 70 | 4090·5 | 27594·8 | 7·238 | ·7510 | ·10376 | 70 |
| 71 | 3720·1 | 23874·7 | 6·910 | ·7623 | ·11032 | 71 |
| 72 | 3364·1 | 20510·6 | 6·588 | ·7734 | ·11739 | 72 |
| 73 | 3022·5 | 17488·1 | 6·277 | ·7841 | ·12491 | 73 |
| 74 | 2695·9 | 14792·2 | 5·977 | ·7944 | ·13291 | 74 |
| 75 | 2385·3 | 12406·9 | 5·691 | ·8042 | ·14132 | 75 |
| 76 | 2092·2 | 10314·7 | 5·419 | ·8136 | ·15014 | 76 |
| 77 | 1818·4 | 8496·3 | 5·160 | ·8225 | ·15940 | 77 |
| 78 | 1565·2 | 6931·1 | 4·915 | ·8309 | ·16906 | 78 |
| 79 | 1333·3 | 5597·8 | 4·684 | ·8389 | ·17909 | 79 |
| 80 | 1123·3 | 4474·5 | 4·469 | ·8463 | ·18936 | 80 |
| 81 | 935·19 | 3539·31 | 4·269 | ·8531 | ·19985 | 81 |
| 82 | 768·92 | 2770·39 | 4·086 | ·8594 | ·21034 | 82 |
| 83 | 624·09 | 2146·30 | 3·921 | ·8651 | ·22064 | 83 |
| 84 | 500·05 | 1646·25 | 3·773 | ·8702 | ·23064 | 84 |
| 85 | 395·91 | 1250·34 | 3·638 | ·8748 | ·24047 | 85 |
| 86 | 310·13 | 940·21 | 3·511 | ·8792 | ·25042 | 86 |
| 87 | 240·57 | 699·64 | 3·387 | ·8835 | ·26085 | 87 |
| 88 | 185·01 | 514·63 | 3·260 | ·8879 | ·27235 | 88 |
| 89 | 141·08 | 373·55 | 3·125 | ·8925 | ·28560 | 89 |
| 90 | 106·59 | 266·96 | 2·980 | ·8975 | ·30117 | 90 |
| 91 | 79·70 | 187·26 | 2·825 | ·9028 | ·31958 | 91 |
| 92 | 58·81 | 128·45 | 2·658 | ·9086 | ·34182 | 92 |
| 93 | 42·75 | 85·70 | 2·478 | ·9147 | ·36915 | 93 |
| 94 | 30·46 | 55·24 | 2·284 | ·9214 | ·40343 | 94 |
| 95 | 21·25 | 33·99 | 2·069 | ·9288 | ·44892 | 95 |
| 96 | 14·38 | 19·61 | 1·829 | ·9371 | ·51235 | 96 |
| 97 | 9·35 | 10·26 | 1·560 | ·9463 | ·60662 | 97 |
| 98 | 5·70 | 4·56 | 1·256 | ·9568 | ·76178 | 98 |
| 99 | 3·15 | 1·41 | ·892 | ·9693 | 1·08666 | 99 |
| 100 | 1·41 | ·00 | ·416 | ·9857 | 2·36947 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 74. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 18·60 | 3·89 | 3·72 | 3·97 | 14·72 | 44·89 | 16 |
| 17 | 18·45 | 3·99 | 3·84 | 4·12 | 15·26 | 45·65 | 17 |
| 18 | 18·32 | 4·08 | 3·96 | 4·27 | 15·83 | 46·46 | 18 |
| 19 | 18·23 | 4·18 | 4·09 | 4·42 | 16·42 | 47·34 | 19 |
| 20 | 18·17 | 4·28 | 4·21 | 4·58 | 17·04 | 48·27 | 20 |
| 21 | 18·14 | 4·37 | 4·33 | 4·74 | 17·68 | 49·27 | 21 |
| 22 | 18·15 | 4·47 | 4·46 | 4·90 | 18·34 | 50·32 | 22 |
| 23 | 18·19 | 4·57 | 4·58 | 5·06 | 19·03 | 51·43 | 23 |
| 24 | 18·24 | 4·66 | 4·71 | 5·23 | 19·75 | 52·59 | 24 |
| 25 | 18·31 | 4·76 | 4·84 | 5·40 | 20·49 | 53·79 | 25 |
| 26 | 18·38 | 4·87 | 4·97 | 5·57 | 21·25 | 55·05 | 26 |
| 27 | 18·46 | 4·97 | 5·11 | 5·76 | 22·05 | 56·35 | 27 |
| 28 | 18·55 | 5·08 | 5·25 | 5·95 | 22·87 | 57·71 | 28 |
| 29 | 18·64 | 5·20 | 5·40 | 6·15 | 23·73 | 59·11 | 29 |
| 30 | 18·73 | 5·32 | 5·55 | 6·35 | 24·62 | 60·57 | 30 |
| 31 | 18·83 | 5·44 | 5·70 | 6·55 | 25·55 | 62·07 | 31 |
| 32 | 18·92 | 5·56 | 5·86 | 6·76 | 26·50 | 63·61 | 32 |
| 33 | 19·00 | 5·69 | 6·03 | 6·98 | 27·49 | 65·19 | 33 |
| 34 | 19·09 | 5·82 | 6·20 | 7·21 | 28·51 | 66·83 | 34 |
| 35 | 19·18 | 5·95 | 6·38 | 7·45 | 29·57 | 68·52 | 35 |
| 36 | 19·27 | 6·08 | 6·55 | 7·69 | 30·66 | 70·26 | 36 |
| 37 | 19·36 | 6·22 | 6·74 | 7·95 | 31·80 | 72·06 | 37 |
| 38 | 19·44 | 6·35 | 6·93 | 8·21 | 32·98 | 73·91 | 38 |
| 39 | 19·52 | 6·49 | 7·12 | 8·48 | 34·20 | 75·81 | 39 |
| 40 | 19·60 | 6·63 | 7·32 | 8·76 | 35·47 | 77·77 | 40 |
| 41 | 19·66 | 6·77 | 7·52 | 9·05 | 36·78 | 79·77 | 41 |
| 42 | 19·71 | 6·91 | 7·73 | 9·35 | 38·13 | 81·83 | 42 |
| 43 | 19·75 | 7·05 | 7·95 | 9·66 | 39·54 | 83·95 | 43 |
| 44 | 19·79 | 7·19 | 8·16 | 9·98 | 41·00 | 86·11 | 44 |
| 45 | 19·81 | 7·33 | 8·38 | 10·31 | 42·52 | 88·35 | 45 |
| 46 | 19·83 | 7·48 | 8·61 | 10·65 | 44·09 | 90·65 | 46 |
| 47 | 19·83 | 7·62 | 8·84 | 11·00 | 45·73 | 93·02 | 47 |
| 48 | 19·82 | 7·77 | 9·08 | 11·37 | 47·43 | 95·47 | 48 |
| 49 | 19·80 | 7·91 | 9·32 | 11·75 | 49·20 | 97·99 | 49 |
| 50 | 19·76 | 8·05 | 9·57 | 12·15 | 51·06 | 100·59 | 50 |
| 51 | 19·70 | 8·19 | 9·83 | 12·55 | 52·97 | 103·25 | 51 |
| 52 | 19·63 | 8·32 | 10·09 | 12·97 | 54·96 | 105·98 | 52 |
| 53 | 19·54 | 8·45 | 10·35 | 13·42 | 57·02 | 108·78 | 53 |
| 54 | 19·43 | 8·57 | 10·62 | 13·86 | 59·14 | 111·62 | 54 |

TABLE 74.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 19·30 | 8·69 | 10·88 | 14·30 | 61·32 | 114·50 | 55 |
| 56 | 19·15 | 8·80 | 11·13 | 14·76 | 63·58 | 117·42 | 56 |
| 57 | 18·96 | 8·90 | 11·38 | 15·22 | 65·91 | 120·37 | 57 |
| 58 | 18·74 | 8·99 | 11·61 | 15·68 | 68·34 | 123·36 | 58 |
| 59 | 18·49 | 9·07 | 11·82 | 16·11 | 70·88 | 126·38 | 59 |
| 60 | 18·21 | 9·13 | 12·03 | 16·56 | 73·54 | 129·48 | 60 |
| 61 | 17·91 | 9·18 | 12·22 | 17·00 | 76·33 | 132·64 | 61 |
| 62 | 17·57 | 9·21 | 12·39 | 17·43 | 79·26 | 135·86 | 62 |
| 63 | 17·19 | 9·22 | 12·55 | 17·84 | 82·29 | 139·09 | 63 |
| 64 | 16·79 | 9·21 | 12·68 | 18·23 | 85·40 | 142·30 | 64 |
| 65 | 16·34 | 9·17 | 12·78 | 18·59 | 88·54 | 145·42 | 65 |
| 66 | 15·85 | 9·10 | 12·84 | 18·90 | 91·68 | 148·37 | 66 |
| 67 | 15·30 | 9·00 | 12·86 | 19·16 | 94·77 | 151·09 | 67 |
| 68 | 14·69 | 8·85 | 12·82 | 19·34 | 97·77 | 153·47 | 68 |
| 69 | 14·04 | 8·65 | 12·70 | 19·41 | 100·64 | 155·44 | 69 |
| 70 | 13·34 | 8·41 | 12·51 | 19·35 | 103·34 | 156·95 | 70 |
| 71 | 12·63 | 8·14 | 12·23 | 19·16 | 105·83 | 157·98 | 71 |
| 72 | 11·91 | 7·83 | 11·89 | 18·84 | 108·08 | 158·55 | 72 |
| 73 | 11·20 | 7·50 | 11·49 | 18·42 | 110·07 | 158·69 | 73 |
| 74 | 10·50 | 7·16 | 11·06 | 17·90 | 111·78 | 158·40 | 74 |
| 75 | 9·81 | 6·82 | 10·59 | 17·30 | 113·19 | 157·71 | 75 |
| 76 | 9·13 | 6·46 | 10·09 | 16·62 | 114·29 | 156·59 | 76 |
| 77 | 8·47 | 6·09 | 9·56 | 15·87 | 115·06 | 155·04 | 77 |
| 78 | 7·81 | 5·71 | 8·99 | 15·06 | 115·48 | 153·06 | 78 |
| 79 | 7·19 | 5·33 | 8·40 | 14·23 | 115·56 | 150·71 | 79 |
| 80 | 6·61 | 4·96 | 7·81 | 13·38 | 115·26 | 148·02 | 80 |
| 81 | 6·08 | 4·59 | 7·26 | 12·53 | 114·61 | 145·07 | 81 |
| 82 | 5·59 | 4·25 | 6·77 | 11·70 | 113·60 | 141·91 | 82 |
| 83 | 5·15 | 3·95 | 6·35 | 10·94 | 112·30 | 138·69 | 83 |
| 84 | 4·75 | 3·68 | 6·01 | 10·24 | 110·84 | 135·52 | 84 |
| 85 | 4·38 | 3·46 | 5·72 | 9·63 | 109·22 | 132·42 | 85 |
| 86 | 4·04 | 3·27 | 5·48 | 9·10 | 107·41 | 129·31 | 86 |
| 87 | 3·75 | 3·12 | 5·26 | 8·65 | 105·31 | 126·09 | 87 |
| 88 | 3·53 | 2·98 | 5·05 | 8·26 | 102·68 | 122·50 | 88 |
| 89 | 3·39 | 2·86 | 4·85 | 7·92 | 99·32 | 118·33 | 89 |
| 90 | 3·23 | 2·73 | 4·63 | 7·56 | 95·31 | 113·45 | 90 |
| 91 | 3·06 | 2·59 | 4·39 | 7·17 | 90·62 | 107·82 | 91 |
| 92 | 2·88 | 2·43 | 4·13 | 6·75 | 85·35 | 101·55 | 92 |
| 93 | 2·69 | 2·27 | 3·86 | 6·29 | 79·62 | 94·74 | 93 |
| 94 | 2·49 | 2·10 | 3·56 | 5·81 | 73·52 | 87·47 | 94 |
| 95 | 2·25 | 1·90 | 3·23 | 5·27 | 66·71 | 79·37 | 95 |
| 96 | 2·00 | 1·69 | 2·86 | 4·68 | 59·16 | 70·39 | 96 |
| 97 | 1·71 | 1·45 | 2·45 | 4·01 | 50·69 | 60·31 | 97 |
| 98 | 1·39 | 1·18 | 1·99 | 3·26 | 41·20 | 49·02 | 98 |
| 99 | 1·01 | ·86 | 1·45 | 2·37 | 29·95 | 35·63 | 99 |
| 100 | ·53 | ·45 | ·76 | 1·24 | 15·67 | 18·65 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 75. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1072384 | 1296792 | 1511299 | 228868 | 848830 | 16 |
| 17 | 1026169 | 1247859 | 1461403 | 228868 | 848830 | 17 |
| 18 | 982696 | 1201655 | 1414106 | 228868 | 848830 | 18 |
| 19 | 942362 | 1158478 | 1369665 | 228657 | 848830 | 19 |
| 20 | 905209 | 1118330 | 1328046 | 228200 | 848830 | 20 |
| 21 | 871069 | 1081012 | 1289016 | 227564 | 848634 | 21 |
| 22 | 839501 | 1046098 | 1252170 | 226669 | 848210 | 22 |
| 23 | 809960 | 1013154 | 1217138 | 225490 | 847484 | 23 |
| 24 | 781999 | 981786 | 1183585 | 224135 | 846436 | 24 |
| 25 | 755297 | 951719 | 1151290 | 222705 | 845090 | 25 |
| 26 | 729683 | 922786 | 1120092 | 221288 | 843512 | 26 |
| 27 | 705041 | 894873 | 1089922 | 219887 | 841760 | 27 |
| 28 | 681264 | 867914 | 1060716 | 218464 | 839925 | 28 |
| 29 | 658290 | 841843 | 1032413 | 216986 | 837981 | 29 |
| 30 | 636027 | 816533 | 1004887 | 215462 | 835938 | 30 |
| 31 | 614423 | 791933 | 978090 | 213865 | 833774 | 31 |
| 32 | 593431 | 767965 | 951946 | 212201 | 831470 | 32 |
| 33 | 573039 | 744620 | 926448 | 210508 | 828948 | 33 |
| 34 | 553234 | 721859 | 901528 | 208883 | 826199 | 34 |
| 35 | 534005 | 699647 | 877130 | 207292 | 823217 | 35 |
| 36 | 515314 | 677954 | 853228 | 205709 | 819997 | 36 |
| 37 | 497075 | 656702 | 829722 | 204085 | 816538 | 37 |
| 38 | 479238 | 635821 | 806552 | 202374 | 812840 | 38 |
| 39 | 461709 | 615202 | 783615 | 200587 | 808832 | 39 |
| 40 | 444477 | 594820 | 760870 | 198734 | 804501 | 40 |
| 41 | 427508 | 574674 | 738304 | 196802 | 799836 | 41 |
| 42 | 410816 | 554767 | 715928 | 194842 | 794833 | 42 |
| 43 | 394434 | 535141 | 693773 | 192842 | 789549 | 43 |
| 44 | 378391 | 515854 | 671887 | 190791 | 784019 | 44 |
| 45 | 362694 | 496902 | 650297 | 188695 | 778257 | 45 |
| 46 | 347331 | 478280 | 629024 | 186547 | 772258 | 46 |
| 47 | 332273 | 459967 | 608039 | 184337 | 766040 | 47 |
| 48 | 317466 | 441867 | 587237 | 182076 | 759554 | 48 |
| 49 | 302878 | 423914 | 566529 | 179760 | 752729 | 49 |
| 50 | 288500 | 406069 | 545859 | 177354 | 745465 | 50 |
| 51 | 274327 | 388345 | 525212 | 174816 | 737609 | 51 |
| 52 | 260370 | 370746 | 504582 | 172126 | 729033 | 52 |
| 53 | 246642 | 353291 | 483970 | 169254 | 719665 | 53 |
| 54 | 233155 | 336002 | 463383 | 166202 | 709464 | 54 |

TABLE 75.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 219898 | 318887 | 442808 | 162940 | 698487 | 55 |
| 56 | 206863 | 301936 | 422207 | 159468 | 686828 | 56 |
| 57 | 194055 | 285154 | 401576 | 155746 | 674578 | 57 |
| 58 | 181491 | 268558 | 380938 | 151754 | 661785 | 58 |
| 59 | 169179 | 252152 | 360306 | 147471 | 648438 | 59 |
| 60 | 157132 | 235920 | 339676 | 142887 | 634445 | 60 |
| 61 | 145340 | 219860 | 319038 | 137991 | 619632 | 61 |
| 62 | 133811 | 203966 | 298370 | 132762 | 603770 | 62 |
| 63 | 122565 | 188283 | 277720 | 127168 | 586583 | 63 |
| 64 | 111637 | 172859 | 257152 | 121211 | 567868 | 64 |
| 65 | 101055 | 157743 | 236751 | 114926 | 547512 | 65 |
| 66 | 90842·9 | 143000 | 216613 | 108340 | 525510 | 66 |
| 67 | 81038·5 | 128676 | 196795 | 101484 | 501939 | 67 |
| 68 | 71678·4 | 114831 | 177358 | 94336 | 476904 | 68 |
| 69 | 62830·1 | 101566 | 158423 | 86875 | 450471 | 69 |
| 70 | 54572·8 | 88994·2 | 140149 | 79156 | 422703 | 70 |
| 71 | 46970·4 | 77239·2 | 122739 | 71284 | 393687 | 71 |
| 72 | 40061·2 | 66401·2 | 106400 | 63412 | 363579 | 72 |
| 73 | 33848·5 | 56528·6 | 91275·1 | 55666·9 | 332695 | 73 |
| 74 | 28306·2 | 47620·8 | 77439·1 | 48262·9 | 301343 | 74 |
| 75 | 23402·1 | 39658·1 | 64925·1 | 41267·9 | 269994 | 75 |
| 76 | 19105·5 | 32615·1 | 53731·1 | 34767·9 | 239124 | 76 |
| 77 | 15392·4 | 26466·3 | 43845·6 | 28847·4 | 209230 | 77 |
| 78 | 12230·7 | 21175·4 | 35249·3 | 23577·7 | 180746 | 78 |
| 79 | 9590·49 | 16702·7 | 27896·2 | 18974·8 | 154072 | 79 |
| 80 | 7426·69 | 12994·5 | 21767·9 | 15030·1 | 129474 | 80 |
| 81 | 5683·59 | 9979·06 | 16766·9 | 11722·1 | 107180 | 81 |
| 82 | 4301·09 | 7570·56 | 12772·6 | 9006·0 | 87346·4 | 82 |
| 83 | 3216·99 | 5679·16 | 9640·66 | 6826·64 | 70088·4 | 83 |
| 84 | 2377·05 | 4218·06 | 7221·76 | 5120·54 | 55424·4 | 84 |
| 85 | 1734·95 | 3104·26 | 5370·96 | 3812·34 | 43241·4 | 85 |
| 86 | 1254·01 | 2268·87 | 3969·36 | 2821·94 | 33311·4 | 86 |
| 87 | 902·82 | 1652·50 | 2918·86 | 2079·74 | 25334·9 | 87 |
| 88 | 652·88 | 1204·02 | 2139·12 | 1527·38 | 18997·1 | 88 |
| 89 | 477·50 | 880·59 | 1564·50 | 1117·10 | 14011·5 | 89 |
| 90 | 344·31 | 634·96 | 1128·10 | 805·50 | 10159·5 | 90 |
| 91 | 244·13 | 450·22 | 799·88 | 571·03 | 7222·06 | 91 |
| 92 | 169·66 | 312·88 | 555·88 | 396·83 | 5018·96 | 92 |
| 93 | 115·06 | 212·19 | 376·99 | 269·12 | 3403·76 | 93 |
| 94 | 75·71 | 139·62 | 248·05 | 177·06 | 2239·56 | 94 |
| 95 | 47·92 | 88·37 | 156·99 | 112·06 | 1417·39 | 95 |
| 96 | 28·77 | 53·06 | 94·26 | 67·28 | 851·02 | 96 |
| 97 | 16·02 | 29·55 | 52·49 | 37·47 | 473·90 | 97 |
| 98 | 7·94 | 14·65 | 26·02 | 18·57 | 234·89 | 98 |
| 99 | 3·19 | 5·89 | 10·46 | 7·46 | 94·40 | 99 |
| 100 | ·75 | 1·38 | 2·45 | 1·75 | 22·11 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 76. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 21·98 | 4·66 | 4·35 | 4·64 | 17·72 | 53·34 | 16 |
| 17 | 21·85 | 4·78 | 4·49 | 4·81 | 18·37 | 54·29 | 17 |
| 18 | 21·74 | 4·90 | 4·63 | 4·99 | 19·05 | 55·30 | 18 |
| 19 | 21·66 | 5·03 | 4·78 | 5·17 | 19·76 | 56·40 | 19 |
| 20 | 21·61 | 5·16 | 4·92 | 5·35 | 20·50 | 57·55 | 20 |
| 21 | 21·62 | 5·28 | 5·07 | 5·53 | 21·27 | 58·76 | 21 |
| 22 | 21·65 | 5·40 | 5·22 | 5·72 | 22·06 | 60·04 | 22 |
| 23 | 21·70 | 5·52 | 5·37 | 5·91 | 22·89 | 61·39 | 23 |
| 24 | 21·77 | 5·64 | 5·52 | 6·11 | 23·76 | 62·80 | 24 |
| 25 | 21·85 | 5·76 | 5·68 | 6·32 | 24·66 | 64·27 | 25 |
| 26 | 21·93 | 5·90 | 5·85 | 6·53 | 25·60 | 65·80 | 26 |
| 27 | 22·02 | 6·03 | 6·02 | 6·75 | 26·58 | 67·40 | 27 |
| 28 | 22·12 | 6·17 | 6·20 | 6·97 | 27·60 | 69·06 | 28 |
| 29 | 22·23 | 6·31 | 6·38 | 7·20 | 28·66 | 70·78 | 29 |
| 30 | 22·34 | 6·46 | 6·56 | 7·44 | 29·76 | 72·56 | 30 |
| 31 | 22·45 | 6·61 | 6·75 | 7·68 | 30·90 | 74·38 | 31 |
| 32 | 22·54 | 6·76 | 6·93 | 7·93 | 32·07 | 76·24 | 32 |
| 33 | 22·63 | 6·91 | 7·12 | 8·19 | 33·29 | 78·13 | 33 |
| 34 | 22·70 | 7·05 | 7·31 | 8·46 | 34·53 | 80·06 | 34 |
| 35 | 22·76 | 7·20 | 7·51 | 8·73 | 35·82 | 82·02 | 35 |
| 36 | 22·81 | 7·34 | 7·71 | 9·01 | 37·15 | 84·02 | 36 |
| 37 | 22·84 | 7·49 | 7·92 | 9·30 | 38·52 | 86·07 | 37 |
| 38 | 22·88 | 7·64 | 8·13 | 9·60 | 39·95 | 88·19 | 38 |
| 39 | 22·90 | 7·79 | 8·35 | 9·90 | 41·45 | 90·39 | 39 |
| 40 | 22·93 | 7·94 | 8·57 | 10·22 | 43·00 | 92·67 | 40 |
| 41 | 22·95 | 8·10 | 8·80 | 10·55 | 44·62 | 95·02 | 41 |
| 42 | 22·96 | 8·26 | 9·03 | 10·88 | 46·31 | 97·44 | 42 |
| 43 | 22·95 | 8·42 | 9·27 | 11·22 | 48·06 | 99·91 | 43 |
| 44 | 22·93 | 8·57 | 9·51 | 11·57 | 49·87 | 102·44 | 44 |
| 45 | 22·89 | 8·71 | 9·75 | 11·94 | 51·74 | 105·03 | 45 |
| 46 | 22·83 | 8·84 | 10·00 | 12·33 | 53·66 | 107·66 | 46 |
| 47 | 22·76 | 8·97 | 10·23 | 12·74 | 55·64 | 110·34 | 47 |
| 48 | 22·67 | 9·10 | 10·47 | 13·17 | 57·67 | 113·08 | 48 |
| 49 | 22·56 | 9·22 | 10·71 | 13·63 | 59·76 | 115·88 | 49 |
| 50 | 22·43 | 9·35 | 10·95 | 14·08 | 61·93 | 118·74 | 50 |
| 51 | 22·28 | 9·47 | 11·20 | 14·55 | 64·19 | 121·69 | 51 |
| 52 | 22·11 | 9·60 | 11·46 | 15·01 | 66·55 | 124·73 | 52 |
| 53 | 21·91 | 9·73 | 11·74 | 15·48 | 69·03 | 127·89 | 53 |
| 54 | 21·69 | 9·85 | 12·02 | 15·96 | 71·62 | 131·14 | 54 |

TABLE 76.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 21·44 | 9·96 | 12·30 | 16·44 | 74·31 | 134·46 | 55 |
| 56 | 21·15 | 10·06 | 12·57 | 16·95 | 77·09 | 137·81 | 56 |
| 57 | 20·81 | 10·13 | 12·81 | 17·46 | 79·94 | 141·15 | 57 |
| 58 | 20·42 | 10·17 | 13·03 | 17·99 | 82·86 | 144·48 | 58 |
| 59 | 19·99 | 10·18 | 13·22 | 18·51 | 85·87 | 147·77 | 59 |
| 60 | 19·53 | 10·16 | 13·37 | 19·07 | 88·97 | 151·10 | 60 |
| 61 | 19·03 | 10·12 | 13·49 | 19·61 | 92·19 | 154·44 | 61 |
| 62 | 18·51 | 10·05 | 13·57 | 20·11 | 95·57 | 157·80 | 62 |
| 63 | 17·94 | 9·95 | 13·60 | 20·57 | 99·10 | 161·16 | 63 |
| 64 | 17·35 | 9·83 | 13·61 | 20·95 | 102·77 | 164·51 | 64 |
| 65 | 16·73 | 9·68 | 13·58 | 21·26 | 106·54 | 167·79 | 65 |
| 66 | 16·09 | 9·52 | 13·51 | 21·47 | 110·29 | 170·88 | 66 |
| 67 | 15·44 | 9·34 | 13·40 | 21·59 | 113·91 | 173·68 | 67 |
| 68 | 14·76 | 9·13 | 13·22 | 21·64 | 117·28 | 176·04 | 68 |
| 69 | 14·04 | 8·88 | 12·98 | 21·58 | 120·31 | 177·79 | 69 |
| 70 | 13·25 | 8·57 | 12·65 | 21·41 | 122·94 | 178·82 | 70 |
| 71 | 12·41 | 8·19 | 12·24 | 21·10 | 125·13 | 179·07 | 71 |
| 72 | 11·52 | 7·78 | 11·75 | 20·61 | 126·86 | 178·52 | 72 |
| 73 | 10·62 | 7·34 | 11·22 | 19·99 | 128·09 | 177·26 | 73 |
| 74 | 9·75 | 6·91 | 10·66 | 19·24 | 128·86 | 175·42 | 74 |
| 75 | 8·92 | 6·48 | 10·09 | 18·42 | 129·24 | 173·14 | 75 |
| 76 | 8·13 | 6·07 | 9·51 | 17·55 | 129·29 | 170·54 | 76 |
| 77 | 7·39 | 5·65 | 8·92 | 16·65 | 129·06 | 167·68 | 77 |
| 78 | 6·72 | 5·23 | 8·33 | 15·78 | 128·51 | 164·57 | 78 |
| 79 | 6·13 | 4·80 | 7·78 | 14·95 | 127·57 | 161·23 | 79 |
| 80 | 5·65 | 4·37 | 7·28 | 14·17 | 126·21 | 157·68 | 80 |
| 81 | 5·28 | 3·95 | 6·88 | 13·42 | 124·41 | 153·94 | 81 |
| 82 | 5·01 | 3·57 | 6·59 | 12·72 | 122·19 | 150·08 | 82 |
| 83 | 4·81 | 3·25 | 6·32 | 12·09 | 119·80 | 146·27 | 83 |
| 84 | 4·63 | 3·00 | 6·08 | 11·52 | 117·49 | 142·73 | 84 |
| 85 | 4·47 | 2·83 | 5·87 | 11·01 | 115·45 | 139·63 | 85 |
| 86 | 4·31 | 2·71 | 5·67 | 10·58 | 113·77 | 137·03 | 86 |
| 87 | 4·16 | 2·61 | 5·47 | 10·20 | 112·30 | 134·74 | 87 |
| 88 | 4·01 | 2·51 | 5·26 | 9·81 | 110·70 | 132·30 | 88 |
| 89 | 3·84 | 2·41 | 5·05 | 9·43 | 108·43 | 129·16 | 89 |
| 90 | 3·67 | 2·30 | 4·82 | 8·98 | 105·11 | 124·88 | 90 |
| 91 | 3·48 | 2·18 | 4·57 | 8·53 | 99·68 | 118·44 | 91 |
| 92 | 3·27 | 2·06 | 4·30 | 8·03 | 93·88 | 111·54 | 92 |
| 93 | 3·06 | 1·92 | 4·01 | 7·50 | 87·59 | 104·07 | 93 |
| 94 | 2·82 | 1·77 | 3·71 | 6·92 | 80·86 | 96·08 | 94 |
| 95 | 2·56 | 1·61 | 3·36 | 6·28 | 73·38 | 87·19 | 95 |
| 96 | 2·27 | 1·43 | 2·98 | 5·57 | 65·08 | 77·32 | 96 |
| 97 | 1·95 | 1·22 | 2·56 | 4·77 | 55·76 | 66·25 | 97 |
| 98 | 1·58 | ·99 | 2·08 | 3·88 | 45·32 | 53·85 | 98 |
| 99 | 1·15 | ·72 | 1·51 | 2·82 | 32·94 | 39·14 | 99 |
| 100 | ·60 | ·38 | ·79 | 1·47 | 17·24 | 20·49 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 77. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12|12}$ | After Two Years. $K_x^{24\,All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1267697 | 1536337 | 1786969 | 267523 | 1021813 | 16 |
| 17 | 1215026 | 1480607 | 1730050 | 267523 | 1021813 | 17 |
| 18 | 1165599 | 1428395 | 1676527 | 267523 | 1021813 | 18 |
| 19 | 1119579 | 1379742 | 1626715 | 267154 | 1021761 | 19 |
| 20 | 1076996 | 1334012 | 1579411 | 266495 | 1021507 | 20 |
| 21 | 1037672 | 1291118 | 1534560 | 265566 | 1021018 | 21 |
| 22 | 1001015 | 1250645 | 1491919 | 264388 | 1020311 | 22 |
| 23 | 966392 | 1212119 | 1451080 | 263116 | 1019404 | 23 |
| 24 | 933276 | 1175071 | 1411717 | 261805 | 1018399 | 24 |
| 25 | 901359 | 1139201 | 1373576 | 260460 | 1017347 | 25 |
| 26 | 870524 | 1104482 | 1336591 | 259043 | 1016255 | 26 |
| 27 | 840859 | 1071042 | 1300854 | 257524 | 1015048 | 27 |
| 28 | 812365 | 1038878 | 1266406 | 255913 | 1013663 | 28 |
| 29 | 784962 | 1007910 | 1233061 | 254221 | 1012078 | 29 |
| 30 | 758475 | 977856 | 1200549 | 252455 | 1010312 | 30 |
| 31 | 732643 | 948463 | 1168559 | 250657 | 1008382 | 31 |
| 32 | 707331 | 919471 | 1136879 | 248833 | 1006206 | 32 |
| 33 | 682417 | 890743 | 1105413 | 246957 | 1003684 | 33 |
| 34 | 657852 | 862276 | 1074167 | 245006 | 1000728 | 34 |
| 35 | 633652 | 834100 | 1043207 | 242961 | 997291 | 35 |
| 36 | 609858 | 806268 | 1012537 | 240861 | 993416 | 36 |
| 37 | 586562 | 778884 | 982271 | 238738 | 989197 | 37 |
| 38 | 563819 | 752041 | 952510 | 236523 | 984770 | 38 |
| 39 | 541655 | 725821 | 923295 | 234255 | 980182 | 39 |
| 40 | 520091 | 700250 | 894690 | 231892 | 975411 | 40 |
| 41 | 499079 | 675240 | 866593 | 229426 | 970436 | 41 |
| 42 | 478512 | 650649 | 838894 | 226786 | 965177 | 42 |
| 43 | 458315 | 626352 | 811434 | 224032 | 959587 | 43 |
| 44 | 438462 | 602258 | 784116 | 221237 | 953569 | 44 |
| 45 | 418967 | 578367 | 756913 | 218506 | 947039 | 45 |
| 46 | 399879 | 554767 | 729857 | 215909 | 939913 | 46 |
| 47 | 381224 | 531538 | 702996 | 213443 | 932101 | 47 |
| 48 | 362977 | 508705 | 676379 | 211002 | 923551 | 48 |
| 49 | 345102 | 486212 | 650005 | 208435 | 914269 | 49 |
| 50 | 327526 | 464033 | 623880 | 205655 | 904300 | 50 |
| 51 | 310230 | 442146 | 598072 | 202532 | 893763 | 51 |
| 52 | 293242 | 420565 | 572617 | 199094 | 882728 | 52 |
| 53 | 276576 | 399319 | 547489 | 195381 | 871238 | 53 |
| 54 | 260247 | 378412 | 522619 | 191456 | 859203 | 54 |

TABLE 77.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12|12}_{x}$ | After Two Years. $K^{24|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 244231 | 357732 | 497835 | 187342 | 846460 | 55 |
| 56 | 228467 | 337142 | 472908 | 183105 | 832815 | 56 |
| 57 | 212946 | 316606 | 447745 | 178731 | 818146 | 57 |
| 58 | 197744 | 296187 | 422398 | 174191 | 802386 | 58 |
| 59 | 182900 | 275988 | 396937 | 169474 | 785519 | 59 |
| 60 | 168481 | 256113 | 371483 | 164507 | 767510 | 60 |
| 61 | 154513 | 236630 | 346117 | 159143 | 748345 | 61 |
| 62 | 140979 | 217520 | 320857 | 153222 | 728000 | 62 |
| 63 | 127897 | 198830 | 295814 | 146633 | 706392 | 63 |
| 64 | 115338 | 180693 | 271205 | 139341 | 683393 | 64 |
| 65 | 103415 | 163300 | 247276 | 131427 | 658772 | 65 |
| 66 | 92208·5 | 146794 | 224238 | 123042 | 632161 | 66 |
| 67 | 81759·5 | 131242 | 202194 | 114378 | 603288 | 67 |
| 68 | 72002·6 | 116553 | 181059 | 105547 | 572060 | 68 |
| 69 | 62845·9 | 102582 | 160679 | 96610 | 538518 | 69 |
| 70 | 54220·3 | 89261·3 | 141014 | 87582 | 502873 | 70 |
| 71 | 46153·5 | 76640·3 | 122176 | 78469 | 465497 | 71 |
| 72 | 38748·8 | 64917·3 | 104464 | 69347 | 426760 | 72 |
| 73 | 32102·2 | 54295·3 | 88213·1 | 60406·9 | 387164 | 73 |
| 74 | 26277·0 | 44899·1 | 73640·1 | 51875·9 | 347414 | 74 |
| 75 | 21266·3 | 36723·1 | 60786·1 | 43940·9 | 308275 | 75 |
| 76 | 17012·3 | 29702·4 | 49592·1 | 36714·9 | 270507 | 76 |
| 77 | 13445·7 | 23725·4 | 39942·9 | 30278·1 | 234686 | 77 |
| 78 | 10518·9 | 18704·9 | 31748·8 | 24702·2 | 201128 | 78 |
| 79 | 8175·39 | 14576·7 | 24945·7 | 19940·3 | 170087 | 79 |
| 80 | 6343·99 | 11256·1 | 19435·6 | 15910·4 | 141774 | 80 |
| 81 | 4936·99 | 8635·32 | 15066·6 | 12549·4 | 116346 | 81 |
| 82 | 3853·99 | 6598·62 | 11661·9 | 9784·1 | 93953·0 | 82 |
| 83 | 3002·87 | 5028·52 | 8973·59 | 7545 01 | 74767·0 | 83 |
| 84 | 2316·10 | 3817·72 | 6860·49 | 5760·11 | 58751·0 | 84 |
| 85 | 1768·79 | 2888·54 | 5212·29 | 4360·31 | 45710·0 | 85 |
| 86 | 1337·53 | 2176·82 | 3933·99 | 3278·61 | 35284·0 | 86 |
| 87 | 1001·18 | 1629·43 | 2944·73 | 2454·07 | 27016·8 | 87 |
| 88 | 741·27 | 1206·43 | 2180·28 | 1817·02 | 20479·6 | 88 |
| 89 | 542·14 | 882·35 | 1594·60 | 1329·00 | 15297·4 | 89 |
| 90 | 390·91 | 636·23 | 1149·80 | 958·40 | 11204·1 | 90 |
| 91 | 277·17 | 451·12 | 815·26 | 679·52 | 7944·20 | 91 |
| 92 | 192·61 | 313·51 | 566·56 | 472·22 | 5520·80 | 92 |
| 93 | 130·62 | 212·62 | 384·23 | 320·25 | 3744·10 | 93 |
| 94 | 85·94 | 139·90 | 252·81 | 210·67 | 2463·50 | 94 |
| 95 | 54·39 | 88·55 | 160·00 | 133·36 | 1559·12 | 95 |
| 96 | 32·65 | 53·17 | 96·07 | 80·07 | 936·12 | 96 |
| 97 | 18·18 | 29·61 | 53·50 | 44·59 | 521·29 | 97 |
| 98 | 9·01 | 14·68 | 26·52 | 22·10 | 258·38 | 98 |
| 99 | 3·62 | 5·90 | 10·66 | 8·88 | 103·84 | 99 |
| 100 | ·85 | 1·38 | 2·50 | 2·08 | 24·32 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 78. $3\frac{1}{2}$ PER CENT.

AREA I.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 26·31 | 5·41 | 5·09 | 5·52 | 20·34 | 62·67 | 16 |
| 17 | 26·07 | 5·50 | 5·22 | 5·73 | 21·09 | 63·60 | 17 |
| 18 | 25·84 | 5·60 | 5·34 | 5·94 | 21·87 | 64·58 | 18 |
| 19 | 25·64 | 5·70 | 5·48 | 6·14 | 22·69 | 65·65 | 19 |
| 20 | 25·49 | 5·81 | 5·62 | 6·35 | 23·53 | 66·81 | 20 |
| 21 | 25·40 | 5·92 | 5·77 | 6·56 | 24·42 | 68·06 | 21 |
| 22 | 25·35 | 6·04 | 5·92 | 6·77 | 25·33 | 69·41 | 22 |
| 23 | 25·35 | 6·16 | 6·09 | 6·98 | 26·28 | 70·85 | 23 |
| 24 | 25·38 | 6·28 | 6·25 | 7·21 | 27·25 | 72·38 | 24 |
| 25 | 25·43 | 6·41 | 6·42 | 7·45 | 28·26 | 73·98 | 25 |
| 26 | 25·50 | 6·55 | 6·60 | 7·69 | 29·30 | 75·64 | 26 |
| 27 | 25·57 | 6·69 | 6·78 | 7·94 | 30·37 | 77·35 | 27 |
| 28 | 25·64 | 6·83 | 6·97 | 8·20 | 31·47 | 79·11 | 28 |
| 29 | 25·71 | 6·97 | 7·16 | 8·47 | 32·61 | 80·93 | 29 |
| 30 | 25·76 | 7·13 | 7·36 | 8·74 | 33·80 | 82·78 | 30 |
| 31 | 25·80 | 7·27 | 7·57 | 9·02 | 35·03 | 84·69 | 31 |
| 32 | 25·83 | 7·43 | 7·78 | 9·32 | 36·30 | 86·66 | 32 |
| 33 | 25·86 | 7·58 | 8·00 | 9·63 | 37·64 | 88·70 | 33 |
| 34 | 25·88 | 7·73 | 8·22 | 9·95 | 39·03 | 90·80 | 34 |
| 35 | 25·89 | 7·88 | 8·45 | 10·28 | 40·48 | 92·98 | 35 |
| 36 | 25·89 | 8·03 | 8·68 | 10·63 | 42·00 | 95·22 | 36 |
| 37 | 25·88 | 8·18 | 8·91 | 10·97 | 43·58 | 97·52 | 37 |
| 38 | 25·86 | 8·32 | 9·13 | 11·32 | 45·23 | 99·86 | 38 |
| 39 | 25·84 | 8·47 | 9·36 | 11·66 | 46·93 | 102·26 | 39 |
| 40 | 25·80 | 8·61 | 9·59 | 12·01 | 48·70 | 104·71 | 40 |
| 41 | 25·76 | 8·76 | 9·82 | 12·34 | 50·53 | 107·21 | 41 |
| 42 | 25·71 | 8·90 | 10·05 | 12·69 | 52·43 | 109·79 | 42 |
| 43 | 25·65 | 9·04 | 10·29 | 13·05 | 54·40 | 112·44 | 43 |
| 44 | 25·58 | 9·18 | 10·55 | 13·41 | 56·45 | 115·17 | 44 |
| 45 | 25·49 | 9·32 | 10·80 | 13·79 | 58·59 | 117·99 | 45 |
| 46 | 25·38 | 9·46 | 11·06 | 14·17 | 60·82 | 120·90 | 46 |
| 47 | 25·26 | 9·60 | 11·33 | 14·59 | 63·15 | 123·93 | 47 |
| 48 | 25·12 | 9·74 | 11·61 | 15·02 | 65·58 | 127·08 | 48 |
| 49 | 24·98 | 9·89 | 11·89 | 15·49 | 68·12 | 130·37 | 49 |
| 50 | 24·83 | 10·05 | 12·19 | 15·99 | 70·77 | 133·82 | 50 |
| 51 | 24·67 | 10·21 | 12·49 | 16·51 | 73·54 | 137·42 | 51 |
| 52 | 24·50 | 10·38 | 12·81 | 17·06 | 76·43 | 141·17 | 52 |
| 53 | 24·32 | 10·54 | 13·12 | 17·62 | 79·44 | 145·03 | 53 |
| 54 | 24·12 | 10·69 | 13·42 | 18·19 | 82·57 | 148·99 | 54 |

TABLE 78.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 23·88 | 10·83 | 13·72 | 18·77 | 85·80 | 153·00 | 55 |
| 56 | 23·58 | 10·97 | 14·00 | 19·38 | 89·13 | 157·06 | 56 |
| 57 | 23·22 | 11·08 | 14·28 | 19·99 | 92·57 | 161·14 | 57 |
| 58 | 22·80 | 11·17 | 14·54 | 20·60 | 96·13 | 165·23 | 58 |
| 59 | 22·29 | 11·23 | 14·79 | 21·20 | 99·79 | 169·30 | 59 |
| 60 | 21·72 | 11·25 | 15·01 | 21·77 | 103·59 | 173·34 | 60 |
| 61 | 21·08 | 11·22 | 15·21 | 22·29 | 107·54 | 177·34 | 61 |
| 62 | 20·39 | 11·15 | 15·36 | 22·74 | 111·64 | 181·28 | 62 |
| 63 | 19·67 | 11·03 | 15·46 | 23·11 | 115·88 | 185·14 | 63 |
| 64 | 18·91 | 10·86 | 15·50 | 23·39 | 120·22 | 188·87 | 64 |
| 65 | 18·13 | 10·64 | 15·47 | 23·58 | 124·59 | 192·42 | 65 |
| 66 | 17·33 | 10·39 | 15·37 | 23·67 | 128·87 | 195·63 | 66 |
| 67 | 16·50 | 10·09 | 15·17 | 23·67 | 132·93 | 198·36 | 67 |
| 68 | 15·64 | 9·75 | 14·86 | 23·55 | 136·66 | 200·47 | 68 |
| 69 | 14·75 | 9·37 | 14·44 | 23·29 | 140·02 | 201·88 | 69 |
| 70 | 13·84 | 8·95 | 13·92 | 22·83 | 143·01 | 202·55 | 70 |
| 71 | 12·94 | 8·50 | 13·31 | 22·13 | 145·68 | 202·56 | 71 |
| 72 | 12·07 | 8·02 | 12·63 | 21·18 | 148·06 | 201·96 | 72 |
| 73 | 11·25 | 7·52 | 11·93 | 20·00 | 150·14 | 200·85 | 73 |
| 74 | 10·51 | 7·06 | 11·24 | 18·67 | 151·92 | 199·41 | 74 |
| 75 | 9·86 | 6·63 | 10·59 | 17·31 | 153·33 | 197·72 | 75 |
| 76 | 9·30 | 6·24 | 10·01 | 16·01 | 154·29 | 195·84 | 76 |
| 77 | 8·81 | 5·89 | 9·49 | 14·86 | 154·72 | 193·76 | 77 |
| 78 | 8·38 | 5·56 | 9·02 | 13·90 | 154·53 | 191·40 | 78 |
| 79 | 7·99 | 5·26 | 8·60 | 13·15 | 153·66 | 188·65 | 79 |
| 80 | 7·62 | 4·96 | 8·20 | 12·54 | 152·14 | 185·46 | 80 |
| 81 | 7·28 | 4·68 | 7·84 | 11·99 | 150·01 | 181·79 | 81 |
| 82 | 6·97 | 4·40 | 7·50 | 11·47 | 147·30 | 177·65 | 82 |
| 83 | 6·69 | 4·14 | 7·20 | 11·02 | 144·13 | 173·18 | 83 |
| 84 | 6·44 | 3·87 | 6·93 | 10·61 | 140·60 | 168·46 | 84 |
| 85 | 6·22 | 3·62 | 6·69 | 10·22 | 136·72 | 163·47 | 85 |
| 86 | 6·00 | 3·40 | 6·45 | 9·88 | 132·55 | 158·28 | 86 |
| 87 | 5·79 | 3·22 | 6·23 | 9·52 | 128·17 | 152·93 | 87 |
| 88 | 5·58 | 3·08 | 6·00 | 9·17 | 123·48 | 147·30 | 88 |
| 89 | 5·35 | 2·96 | 5·75 | 8·80 | 118·43 | 141·29 | 89 |
| 90 | 5·10 | 2·82 | 5·49 | 8·38 | 113·03 | 134·83 | 90 |
| 91 | 4·84 | 2·68 | 5·21 | 7·97 | 107·18 | 127·87 | 91 |
| 92 | 4·56 | 2·52 | 4·90 | 7·49 | 100·95 | 120·42 | 92 |
| 93 | 4·25 | 2·35 | 4·57 | 6·99 | 94·18 | 112·35 | 93 |
| 94 | 3·92 | 2·17 | 4·22 | 6·46 | 86·95 | 103·73 | 94 |
| 95 | 3·56 | 1·97 | 3·83 | 5·86 | 78·90 | 94·13 | 95 |
| 96 | 3·16 | 1·75 | 3·40 | 5·20 | 69·98 | 83·48 | 96 |
| 97 | 2·71 | 1·50 | 2·91 | 4·46 | 59·96 | 71·53 | 97 |
| 98 | 2·20 | 1·22 | 2·37 | 3·62 | 48·73 | 58·14 | 98 |
| 99 | 1·60 | ·88 | 1·72 | 2·63 | 35·42 | 42·26 | 99 |
| 100 | ·84 | ·46 | ·90 | 1·38 | 18·54 | 22·12 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 79. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\ 12}_{x}$ | After Two Years. $K^{24\ All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1517531 | 1829317 | 2122959 | 318457 | 1172861 | 16 |
| 17 | 1449795 | 1755691 | 2045652 | 318457 | 1172861 | 17 |
| 18 | 1385622 | 1685839 | 1972304 | 318349 | 1172861 | 18 |
| 19 | 1325701 | 1620442 | 1903589 | 317717 | 1172808 | 19 |
| 20 | 1270328 | 1559739 | 1839688 | 316499 | 1172605 | 20 |
| 21 | 1219315 | 1503541 | 1780409 | 314836 | 1172165 | 21 |
| 22 | 1172292 | 1451429 | 1725329 | 312951 | 1171364 | 22 |
| 23 | 1128730 | 1402920 | 1673871 | 310954 | 1170093 | 23 |
| 24 | 1087881 | 1357222 | 1625201 | 308988 | 1168259 | 24 |
| 25 | 1049152 | 1313699 | 1578692 | 307096 | 1165862 | 25 |
| 26 | 1012167 | 1272020 | 1534018 | 305154 | 1162908 | 26 |
| 27 | 976430 | 1231689 | 1490650 | 303169 | 1159482 | 27 |
| 28 | 941644 | 1192410 | 1448338 | 301110 | 1155663 | 28 |
| 29 | 907687 | 1153988 | 1406927 | 298949 | 1151594 | 29 |
| 30 | 874482 | 1116351 | 1366347 | 296734 | 1147404 | 30 |
| 31 | 842093 | 1079534 | 1326601 | 294504 | 1143176 | 31 |
| 32 | 810509 | 1043470 | 1287625 | 292360 | 1138984 | 32 |
| 33 | 779720 | 1008160 | 1249424 | 290297 | 1134894 | 33 |
| 34 | 749805 | 973692 | 1212001 | 288316 | 1130903 | 34 |
| 35 | 720692 | 940006 | 1175275 | 286329 | 1126983 | 35 |
| 36 | 692260 | 906936 | 1139039 | 284174 | 1123081 | 36 |
| 37 | 664509 | 874468 | 1103191 | 281737 | 1119046 | 37 |
| 38 | 637440 | 842593 | 1067744 | 278970 | 1114719 | 38 |
| 39 | 611026 | 811302 | 1032711 | 275808 | 1109986 | 39 |
| 40 | 585294 | 780636 | 998154 | 272287 | 1104729 | 40 |
| 41 | 560284 | 750695 | 964238 | 268511 | 1098954 | 41 |
| 42 | 535949 | 721441 | 931003 | 264530 | 1092758 | 42 |
| 43 | 512243 | 692798 | 898382 | 260450 | 1086230 | 43 |
| 44 | 489146 | 664757 | 866375 | 256365 | 1079469 | 44 |
| 45 | 466602 | 637255 | 834925 | 252324 | 1072547 | 45 |
| 46 | 444577 | 610288 | 804019 | 248296 | 1065420 | 46 |
| 47 | 423147 | 583993 | 773784 | 244373 | 1058002 | 47 |
| 48 | 402312 | 558375 | 744218 | 240606 | 1050271 | 48 |
| 49 | 382089 | 533457 | 715355 | 236975 | 1042069 | 49 |
| 50 | 362495 | 509260 | 687212 | 233417 | 1033311 | 50 |
| 51 | 343503 | 485705 | 659664 | 229867 | 1023914 | 51 |
| 52 | 325034 | 462656 | 632497 | 226184 | 1013735 | 52 |
| 53 | 307023 | 440013 | 605558 | 222303 | 1002646 | 53 |
| 54 | 289352 | 417617 | 578646 | 218206 | 990537 | 54 |

TABLE 79.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12|12}$ | After Two Years. $K_x^{24|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 271957 | 395382 | 551653 | 213881 | 977268 | 55 |
| 56 | 254751 | 373228 | 524518 | 209343 | 962880 | 56 |
| 57 | 237674 | 351062 | 497199 | 204591 | 947412 | 57 |
| 58 | 220729 | 328861 | 469681 | 199485 | 930796 | 58 |
| 59 | 203956 | 306675 | 441980 | 193922 | 912921 | 59 |
| 60 | 187369 | 284411 | 413941 | 187837 | 893659 | 60 |
| 61 | 171108 | 262183 | 385621 | 180957 | 872904 | 61 |
| 62 | 155340 | 240257 | 357246 | 173210 | 850436 | 62 |
| 63 | 140180 | 218789 | 328968 | 164712 | 826005 | 63 |
| 64 | 125741 | 197925 | 300978 | 155520 | 799412 | 64 |
| 65 | 112119 | 177921 | 273586 | 145791 | 770404 | 65 |
| 66 | 99340·3 | 158884 | 246957 | 135680 | 738672 | 66 |
| 67 | 87403·3 | 140852 | 221176 | 125341 | 704040 | 67 |
| 68 | 76299·3 | 123881 | 196370 | 114873 | 666630 | 68 |
| 69 | 66025·3 | 107979 | 172634 | 104263 | 626768 | 69 |
| 70 | 56629·4 | 93236·7 | 150182 | 93385 | 584989 | 70 |
| 71 | 48152·8 | 79760·7 | 129264 | 82329 | 541939 | 71 |
| 72 | 40610·0 | 67573·7 | 110065 | 71268 | 498087 | 72 |
| 73 | 34011·3 | 56756·7 | 92815·1 | 60473·9 | 453801 | 73 |
| 74 | 28343·3 | 47380·4 | 77685·1 | 50344·9 | 409556 | 74 |
| 75 | 23525·5 | 39338·8 | 64605·1 | 41293·9 | 365741 | 75 |
| 76 | 19450·4 | 32494·8 | 53429·1 | 33501·9 | 322811 | 76 |
| 77 | 16014·6 | 26719·0 | 43967·6 | 27017·4 | 281343 | 77 |
| 78 | 13118·2 | 21828·5 | 35952·7 | 21752·3 | 241868 | 78 |
| 79 | 10650·3 | 17659·8 | 29120·7 | 17525·3 | 204883 | 79 |
| 80 | 8561·31 | 14134·4 | 23344·4 | 14087·6 | 170892 | 80 |
| 81 | 6811·01 | 11184·8 | 18511·9 | 11207·1 | 140286 | 81 |
| 82 | 5362·21 | 8746·46 | 14515·1 | 8822·9 | 113262 | 82 |
| 83 | 4178·01 | 6758·46 | 11253·1 | 6873·4 | 89952·5 | 83 |
| 84 | 3222·49 | 5159·96 | 8626·61 | 5301·89 | 70309·5 | 84 |
| 85 | 2461·01 | 3894·96 | 6542·41 | 4049·09 | 54130·5 | 85 |
| 86 | 1860·98 | 2914·05 | 4916·01 | 3061·49 | 41108·5 | 86 |
| 87 | 1393·01 | 2168·25 | 3666·81 | 2291·69 | 30833·5 | 87 |
| 88 | 1031·38 | 1601·92 | 2711·44 | 1696·76 | 22845·1 | 88 |
| 89 | 754·32 | 1171·60 | 1983·07 | 1240·93 | 16708·3 | 89 |
| 90 | 543·91 | 844·79 | 1429·91 | 894·79 | 12047·7 | 90 |
| 91 | 385·65 | 598·99 | 1013·87 | 634·37 | 8542·36 | 91 |
| 92 | 268·00 | 416·26 | 704·58 | 440·87 | 5936·46 | 92 |
| 93 | 181·75 | 282·30 | 477·83 | 299·02 | 4025·96 | 93 |
| 94 | 119·58 | 185·74 | 314·39 | 196·76 | 2648·96 | 94 |
| 95 | 75·68 | 117·55 | 198·97 | 124·54 | 1676·50 | 95 |
| 96 | 45·44 | 70·58 | 119·46 | 74·78 | 1006·60 | 96 |
| 97 | 25·30 | 39·30 | 66·52 | 41·65 | 560·54 | 97 |
| 98 | 12·54 | 19·48 | 32·97 | 20·64 | 277·84 | 98 |
| 99 | 5·04 | 7·83 | 13·25 | 8·30 | 111·66 | 99 |
| 100 | 1·18 | 1·83 | 3·10 | 1·95 | 26·15 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 80. $3\frac{1}{2}$ PER CENT

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 16 | 20·284 | ·3022 | ·1511 | 16 |
| 17 | 20·053 | ·3101 | ·1551 | 17 |
| 18 | 19·817 | ·3183 | ·1591 | 18 |
| 19 | 19·583 | ·3263 | ·1632 | 19 |
| 20 | 19·350 | ·3343 | ·1672 | 20 |
| 21 | 19·119 | ·3423 | ·1712 | 21 |
| 22 | 18·890 | ·3502 | ·1751 | 22 |
| 23 | 18·663 | ·3580 | ·1790 | 23 |
| 24 | 18·438 | ·3657 | ·1828 | 24 |
| 25 | 18·212 | ·3735 | ·1867 | 25 |
| 26 | 17·986 | ·3813 | ·1906 | 26 |
| 27 | 17·758 | ·3891 | ·1946 | 27 |
| 28 | 17·527 | ·3970 | ·1985 | 28 |
| 29 | 17·292 | ·4051 | ·2026 | 29 |
| 30 | 17·049 | ·4135 | ·2067 | 30 |
| 31 | 16·803 | ·4220 | ·2110 | 31 |
| 32 | 16·546 | ·4308 | ·2154 | 32 |
| 33 | 16·284 | ·4398 | ·2199 | 33 |
| 34 | 16·014 | ·4491 | ·2246 | 34 |
| 35 | 15·738 | ·4586 | ·2293 | 35 |
| 36 | 15·458 | ·4682 | ·2341 | 36 |
| 37 | 15·175 | ·4780 | ·2390 | 37 |
| 38 | 14·889 | ·4878 | ·2439 | 38 |
| 39 | 14·601 | ·4977 | ·2489 | 39 |
| 40 | 14·310 | ·5077 | ·2539 | 40 |
| 41 | 14·016 | ·5178 | ·2589 | 41 |
| 42 | 13·718 | ·5281 | ·2640 | 42 |
| 43 | 13·416 | ·5385 | ·2692 | 43 |
| 44 | 13·108 | ·5491 | ·2745 | 44 |
| 45 | 12·793 | ·5599 | ·2800 | 45 |
| 46 | 12·472 | ·5709 | ·2855 | 46 |
| 47 | 12·145 | ·5822 | ·2911 | 47 |
| 48 | 11·813 | ·5936 | ·2968 | 48 |
| 49 | 11·479 | ·6051 | ·3025 | 49 |
| 50 | 11·144 | ·6166 | ·3083 | 50 |
| 51 | 10·809 | ·6282 | ·3141 | 51 |
| 52 | 10·477 | ·6396 | ·3198 | 52 |
| 53 | 10·146 | ·6510 | ·3255 | 53 |
| 54 | 9·816 | ·6623 | ·3312 | 54 |

TABLE 80.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in Husband's Lifetime. $\bar{A}'_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 9·485 | ·6737 | ·3369 | 55 |
| 56 | 9·151 | ·6852 | ·3426 | 56 |
| 57 | 8·814 | ·6968 | ·3484 | 57 |
| 58 | 8·474 | ·7085 | ·3542 | 58 |
| 59 | 8·132 | ·7202 | ·3601 | 59 |
| 60 | 7·793 | ·7319 | ·3660 | 60 |
| 61 | 7·460 | ·7434 | ·3717 | 61 |
| 62 | 7·135 | ·7546 | ·3773 | 62 |
| 63 | 6·823 | ·7653 | ·3826 | 63 |
| 64 | 6·520 | ·7757 | ·3878 | 64 |
| 65 | 6·228 | ·7857 | ·3929 | 65 |
| 66 | 5·942 | ·7956 | ·3978 | 66 |
| 67 | 5·659 | ·8053 | ·4027 | 67 |
| 68 | 5·378 | ·8150 | ·4075 | 68 |
| 69 | 5·097 | ·8247 | ·4123 | 69 |
| 70 | 4·821 | ·8342 | ·4171 | 70 |
| 71 | 4·550 | ·8435 | ·4217 | 71 |
| 72 | 4·287 | ·8525 | ·4263 | 72 |
| 73 | 4·035 | ·8612 | ·4306 | 73 |
| 74 | 3·794 | ·8695 | ·4347 | 74 |
| 75 | 3·570 | ·8772 | ·4386 | 75 |
| 76 | 3·360 | ·8844 | ·4422 | 76 |
| 77 | 3·162 | ·8912 | ·4456 | 77 |
| 78 | 2·977 | ·8976 | ·4488 | 78 |
| 79 | 2·804 | ·9035 | ·4518 | 79 |
| 80 | 2·646 | ·9090 | ·4545 | 80 |
| 81 | 2·500 | ·9140 | ·4570 | 81 |
| 82 | 2·369 | ·9185 | ·4593 | 82 |
| 83 | 2·255 | ·9224 | ·4612 | 83 |
| 84 | 2·157 | ·9258 | ·4629 | 84 |
| 85 | 2·073 | ·9287 | ·4643 | 85 |
| 86 | 1·999 | ·9312 | ·4656 | 86 |
| 87 | 1·930 | ·9336 | ·4668 | 87 |
| 88 | 1·861 | ·9360 | ·4680 | 88 |
| 89 | 1·790 | ·9384 | ·4692 | 89 |
| 90 | 1·714 | ·9410 | ·4705 | 90 |
| 91 | 1·631 | ·9439 | ·4720 | 91 |
| 92 | 1·542 | ·9469 | ·4735 | 92 |
| 93 | 1·445 | ·9503 | ·4751 | 93 |
| 94 | 1·344 | ·9538 | ·4769 | 94 |
| 95 | 1·230 | ·9577 | ·4788 | 95 |
| 96 | 1·102 | ·9621 | ·4810 | 96 |
| 97 | ·956 | ·9671 | ·4836 | 97 |
| 98 | ·793 | ·9727 | ·4863 | 98 |
| 99 | ·597 | ·9795 | ·4897 | 99 |
| 100 | ·331 | ·9886 | ·4943 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 81. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 57671 | 1229785 | 21·821 | ·2493 | ·01143 | 16 |
| 17 | 55578 | 1174207 | 21·624 | ·2561 | ·01184 | 17 |
| 18 | 53551 | 1120656 | 21·425 | ·2629 | ·01227 | 18 |
| 19 | 51588 | 1069068 | 21·221 | ·2700 | ·01272 | 19 |
| 20 | 49687 | 1019381 | 21·013 | ·2771 | ·01318 | 20 |
| 21 | 47845 | 971536 | 20·803 | ·2844 | ·01367 | 21 |
| 22 | 46065 | 923471 | 20·587 | ·2918 | ·01418 | 22 |
| 23 | 44345 | 881126 | 20·367 | ·2993 | ·01470 | 23 |
| 24 | 42684 | 838442 | 20·140 | ·3072 | ·01525 | 24 |
| 25 | 41080 | 797362 | 19·907 | ·3152 | ·01583 | 25 |
| 26 | 39532 | 757830 | 19·667 | ·3234 | ·01645 | 26 |
| 27 | 38036 | 719794 | 19·421 | ·3319 | ·01709 | 27 |
| 28 | 36590 | 683204 | 19·169 | ·3406 | ·01776 | 28 |
| 29 | 35189 | 648015 | 18·912 | ·3494 | ·01847 | 29 |
| 30 | 33833 | 614182 | 18·650 | ·3584 | ·01922 | 30 |
| 31 | 32518 | 581664 | 18·385 | ·3675 | ·01999 | 31 |
| 32 | 31243 | 550421 | 18·114 | ·3769 | ·02081 | 32 |
| 33 | 30007 | 520414 | 17·840 | ·3863 | ·02165 | 33 |
| 34 | 28808 | 491606 | 17·562 | ·3958 | ·02254 | 34 |
| 35 | 27647 | 463959 | 17·278 | ·4056 | ·02348 | 35 |
| 36 | 26520 | 437439 | 16·992 | ·4154 | ·02445 | 36 |
| 37 | 25427 | 412012 | 16·700 | ·4255 | ·02548 | 37 |
| 38 | 24365 | 387647 | 16·406 | ·4356 | ·02655 | 38 |
| 39 | 23332 | 364315 | 16·110 | ·4458 | ·02767 | 39 |
| 40 | 22329 | 341986 | 15·812 | ·4560 | ·02884 | 40 |
| 41 | 21353 | 320633 | 15·512 | ·4664 | ·03006 | 41 |
| 42 | 20405 | 300228 | 15·209 | ·4768 | ·03135 | 42 |
| 43 | 19485 | 280743 | 14·904 | ·4873 | ·03269 | 43 |
| 44 | 18594 | 262149 | 14·595 | ·4979 | ·03411 | 44 |
| 45 | 17732 | 244417 | 14·280 | ·5088 | ·03563 | 45 |
| 46 | 16899 | 227518 | 13·959 | ·5198 | ·03724 | 46 |
| 47 | 16096 | 211422 | 13·631 | ·5311 | ·03896 | 47 |
| 48 | 15320 | 196102 | 13·297 | ·5426 | ·04080 | 48 |
| 49 | 14570 | 181532 | 12·955 | ·5543 | ·04279 | 49 |
| 50 | 13843 | 167689 | 12·610 | ·5662 | ·04490 | 50 |
| 51 | 13138 | 154551 | 12·260 | ·5782 | ·04716 | 51 |
| 52 | 12452 | 142099 | 11·906 | ·5904 | ·04959 | 52 |
| 53 | 11785 | 130314 | 11·552 | ·6026 | ·05216 | 53 |
| 54 | 11135 | 119179 | 11·198 | ·6148 | ·05490 | 54 |

TABLE 81.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 10502 | 108677 | 10·844 | ·6269 | ·05781 | 55 |
| 56 | 9885·5 | 98791·5 | 10·489 | ·6392 | ·06094 | 56 |
| 57 | 9285·6 | 89505·9 | 10·134 | ·6514 | ·06428 | 57 |
| 58 | 8701·4 | 80804·5 | 9·780 | ·6636 | ·06785 | 58 |
| 59 | 8132·2 | 72672·3 | 9·430 | ·6756 | ·07164 | 59 |
| 60 | 7577·6 | 65094·7 | 9·085 | ·6875 | ·07567 | 60 |
| 61 | 7037·5 | 58057·2 | 8·743 | ·6992 | ·07998 | 61 |
| 62 | 6512·4 | 51544·8 | 8·408 | ·7107 | ·08453 | 62 |
| 63 | 6002·5 | 45542·3 | 8·080 | ·7220 | ·08936 | 63 |
| 64 | 5508·7 | 40033·6 | 7·760 | ·7330 | ·09446 | 64 |
| 65 | 5032·5 | 35001·1 | 7·447 | ·7438 | ·09988 | 65 |
| 66 | 4575·5 | 30425·6 | 7·142 | ·7543 | ·10562 | 66 |
| 67 | 4139·5 | 26286·1 | 6·841 | ·7647 | ·11178 | 67 |
| 68 | 3726·1 | 22560·0 | 6·546 | ·7748 | ·11836 | 68 |
| 69 | 3336·4 | 19223·6 | 6·253 | ·7849 | ·12552 | 69 |
| 70 | 2971·0 | 16252·6 | 5·961 | ·7949 | ·13336 | 70 |
| 71 | 2629·2 | 13623·4 | 5·672 | ·8049 | ·14190 | 71 |
| 72 | 2310·3 | 11313·1 | 5·386 | ·8147 | ·15127 | 72 |
| 73 | 2013·5 | 9299·6 | 5·106 | ·8243 | ·16145 | 73 |
| 74 | 1738·6 | 7561·0 | 4·836 | ·8336 | ·17238 | 74 |
| 75 | 1485·2 | 6075·8 | 4·577 | ·8426 | ·18408 | 75 |
| 76 | 1253·3 | 4822·5 | 4·333 | ·8509 | ·19639 | 76 |
| 77 | 1043·4 | 3779·1 | 4·106 | ·8587 | ·20915 | 77 |
| 78 | 856·31 | 2922·84 | 3·896 | ·8660 | ·22227 | 78 |
| 79 | 691·96 | 2230·88 | 3·706 | ·8725 | ·23543 | 79 |
| 80 | 550·16 | 1680·72 | 3·535 | ·8784 | ·24848 | 80 |
| 81 | 430·60 | 1250·12 | 3·382 | ·8836 | ·26128 | 81 |
| 82 | 332·25 | 917·87 | 3·240 | ·8885 | ·27424 | 82 |
| 83 | 253·29 | 664·58 | 3·101 | ·8933 | ·28808 | 83 |
| 84 | 191·01 | 473·57 | 2·955 | ·8984 | ·30401 | 84 |
| 85 | 142·55 | 331·02 | 2·797 | ·9038 | ·32312 | 85 |
| 86 | 105·09 | 225·93 | 2·624 | ·9097 | ·34670 | 86 |
| 87 | 76·26 | 149·67 | 2·435 | ·9162 | ·37628 | 87 |
| 88 | 54·02 | 95·65 | 2·241 | ·9229 | ·41183 | 88 |
| 89 | 37·07 | 58·58 | 2·047 | ·9296 | ·45412 | 89 |
| 90 | 24·47 | 34·11 | 1·858 | ·9361 | ·50381 | 90 |
| 91 | 15·42 | 18·69 | 1·671 | ·9425 | ·56404 | 91 |
| 92 | 9·16 | 9·53 | 1·494 | ·9486 | ·63494 | 92 |
| 93 | 5·10 | 4·43 | 1·317 | ·9547 | ·72490 | 93 |
| 94 | 2·60 | 1·83 | 1·144 | ·9606 | ·83973 | 94 |
| 95 | 1·18 | ·65 | ·980 | ·9663 | ·98602 | 95 |
| 96 | ·48 | ·17 | ·771 | ·9735 | 1·26265 | 96 |
| 97 | ·14 | ·03 | ·626 | ·9785 | 1·56310 | 97 |
| 98 | ·03 | ·00 | ·416 | ·9857 | 2·36947 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 82. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 17·58 | 3·43 | 3·11 | 3·12 | 10·46 | 37·70 | 16 |
| 17 | 17·41 | 3·51 | 3·21 | 3·24 | 10·86 | 38·22 | 17 |
| 18 | 17·26 | 3·59 | 3·31 | 3·36 | 11·27 | 38·79 | 18 |
| 19 | 17·14 | 3·67 | 3·41 | 3·48 | 11·70 | 39·40 | 19 |
| 20 | 17·05 | 3·75 | 3·51 | 3·61 | 12·15 | 40·06 | 20 |
| 21 | 16·99 | 3·83 | 3·61 | 3·73 | 12·61 | 40·78 | 21 |
| 22 | 16·97 | 3·90 | 3·71 | 3·86 | 13·09 | 41·52 | 22 |
| 23 | 16·96 | 3·98 | 3·81 | 3·98 | 13·58 | 42·31 | 23 |
| 24 | 16·97 | 4·05 | 3·91 | 4·10 | 14·08 | 43·11 | 24 |
| 25 | 16·98 | 4·13 | 4·00 | 4·23 | 14·60 | 43·95 | 25 |
| 26 | 17·00 | 4·21 | 4·11 | 4·36 | 15·13 | 44·81 | 26 |
| 27 | 17·03 | 4·29 | 4·21 | 4·49 | 15·68 | 45·69 | 27 |
| 28 | 17·05 | 4·37 | 4·31 | 4·63 | 16·25 | 46·62 | 28 |
| 29 | 17·08 | 4·46 | 4·42 | 4·77 | 16·84 | 47·57 | 29 |
| 30 | 17·11 | 4·54 | 4·53 | 4·92 | 17·46 | 48·57 | 30 |
| 31 | 17·14 | 4·64 | 4·65 | 5·07 | 18·10 | 49·59 | 31 |
| 32 | 17·17 | 4·73 | 4·77 | 5·22 | 18·76 | 50·66 | 32 |
| 33 | 17·20 | 4·83 | 4·89 | 5·38 | 19·45 | 51·76 | 33 |
| 34 | 17·23 | 4·93 | 5·03 | 5·55 | 20·17 | 52·90 | 34 |
| 35 | 17·26 | 5·03 | 5·16 | 5·73 | 20·91 | 54·08 | 35 |
| 36 | 17·30 | 5·13 | 5·29 | 5·91 | 21·67 | 55·30 | 36 |
| 37 | 17·33 | 5·23 | 5·43 | 6·11 | 22·47 | 56·57 | 37 |
| 38 | 17·36 | 5·34 | 5·58 | 6·30 | 23·30 | 57·87 | 38 |
| 39 | 17·39 | 5·44 | 5·72 | 6·50 | 24·16 | 59·22 | 39 |
| 40 | 17·41 | 5·55 | 5·88 | 6·71 | 25·06 | 60·60 | 40 |
| 41 | 17·42 | 5·65 | 6·04 | 6·93 | 25·99 | 62·03 | 41 |
| 42 | 17·43 | 5·76 | 6·20 | 7·16 | 26·95 | 63·50 | 42 |
| 43 | 17·43 | 5·87 | 6·36 | 7·40 | 27·96 | 65·02 | 43 |
| 44 | 17·43 | 5·98 | 6·53 | 7·65 | 29·01 | 66·60 | 44 |
| 45 | 17·41 | 6·10 | 6·70 | 7·90 | 30·11 | 68·22 | 45 |
| 46 | 17·40 | 6·21 | 6·88 | 8·17 | 31·25 | 69·90 | 46 |
| 47 | 17·36 | 6·33 | 7·07 | 8·44 | 32·43 | 71·63 | 47 |
| 48 | 17·32 | 6·44 | 7·26 | 8·73 | 33·67 | 73·41 | 48 |
| 49 | 17·25 | 6·55 | 7·45 | 9·02 | 34·96 | 75·23 | 49 |
| 50 | 17·17 | 6·66 | 7·65 | 9·34 | 36·29 | 77·10 | 50 |
| 51 | 17·07 | 6·76 | 7·85 | 9·66 | 37·68 | 79·01 | 51 |
| 52 | 16·95 | 6·86 | 8·05 | 9·98 | 39·10 | 80·94 | 52 |
| 53 | 16·83 | 6·95 | 8·25 | 10·32 | 40·57 | 82·92 | 53 |
| 54 | 16·68 | 7·03 | 8·46 | 10·67 | 42·09 | 84·93 | 54 |

TABLE 82.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 16·52 | 7·12 | 8·66 | 11·02 | 43·66 | 86·98 | 55 |
| 56 | 16·34 | 7·20 | 8·86 | 11·39 | 45·30 | 89·08 | 56 |
| 57 | 16·13 | 7·27 | 9·06 | 11·76 | 47·02 | 91·25 | 57 |
| 58 | 15·91 | 7·34 | 9·25 | 12·13 | 48·85 | 93·49 | 58 |
| 59 | 15·68 | 7·41 | 9·43 | 12·51 | 50·80 | 95·83 | 59 |
| 60 | 15·42 | 7·46 | 9·61 | 12·89 | 52·89 | 98·27 | 60 |
| 61 | 15·14 | 7·51 | 9·78 | 13·28 | 55·11 | 100·81 | 61 |
| 62 | 14·83 | 7·53 | 9·94 | 13·65 | 57·46 | 103·41 | 62 |
| 63 | 14·50 | 7·55 | 10·08 | 14·02 | 59·91 | 106·06 | 63 |
| 64 | 14·15 | 7·54 | 10·20 | 14·38 | 62·44 | 108·71 | 64 |
| 65 | 13·76 | 7·51 | 10·30 | 14·71 | 65·03 | 111·32 | 65 |
| 66 | 13·33 | 7·47 | 10·38 | 15·02 | 67·64 | 113·85 | 66 |
| 67 | 12·87 | 7·39 | 10·43 | 15·29 | 70·27 | 116·25 | 67 |
| 68 | 12·35 | 7·28 | 10·43 | 15·51 | 72·88 | 118·44 | 68 |
| 69 | 11·79 | 7·13 | 10·36 | 15·63 | 75·41 | 120·32 | 69 |
| 70 | 11·20 | 6·94 | 10·22 | 15·64 | 77·80 | 121·80 | 70 |
| 71 | 10·58 | 6·71 | 10·01 | 15·53 | 80·00 | 122·83 | 71 |
| 72 | 9·96 | 6·45 | 9·73 | 15·29 | 81·96 | 123·39 | 72 |
| 73 | 9·33 | 6·17 | 9·40 | 14·94 | 83·66 | 123·51 | 73 |
| 74 | 8·72 | 5·87 | 9·03 | 14·51 | 85·06 | 123·20 | 74 |
| 75 | 8·12 | 5·57 | 8·62 | 14·00 | 86·19 | 122·50 | 75 |
| 76 | 7·52 | 5·26 | 8·20 | 13·43 | 87·08 | 121·48 | 76 |
| 77 | 6·94 | 4·95 | 7·74 | 12·79 | 87·77 | 120·19 | 77 |
| 78 | 6·39 | 4·63 | 7·26 | 12·14 | 88·29 | 118·71 | 78 |
| 79 | 5·87 | 4·32 | 6·77 | 11·46 | 88·67 | 117·09 | 79 |
| 80 | 5·39 | 4·01 | 6·29 | 10·79 | 88·93 | 115·42 | 80 |
| 81 | 4·96 | 3·72 | 5·84 | 10·13 | 88·97 | 113·62 | 81 |
| 82 | 4·57 | 3·44 | 5·43 | 9·47 | 88·59 | 111·51 | 82 |
| 83 | 4·20 | 3·18 | 5·07 | 8·80 | 87·59 | 108·83 | 83 |
| 84 | 3·83 | 2·93 | 4·74 | 8·15 | 85·82 | 105·46 | 84 |
| 85 | 3·45 | 2 69 | 4·43 | 7·49 | 83·19 | 101·26 | 85 |
| 86 | 3·08 | 2·47 | 4·12 | 6·87 | 79·72 | 96·25 | 86 |
| 87 | 2·73 | 2·25 | 3·80 | 6·26 | 75·43 | 90·47 | 87 |
| 88 | 2·44 | 2·06 | 3·49 | 5·71 | 70·60 | 84·30 | 88 |
| 89 | 2·23 | 1·89 | 3·20 | 5·23 | 65·34 | 77·88 | 89 |
| 90 | 2·03 | 1·72 | 2·91 | 4·76 | 59·93 | 71·35 | 90 |
| 91 | 1·84 | 1·55 | 2·63 | 4·30 | 54·34 | 64·65 | 91 |
| 92 | 1·65 | 1·39 | 2·37 | 3·86 | 48·87 | 58·15 | 92 |
| 93 | 1·47 | 1·24 | 2·10 | 3·43 | 43·43 | 51·67 | 93 |
| 94 | 1·29 | 1·09 | 1·85 | 3·01 | 38·18 | 45·42 | 94 |
| 95 | 1·13 | ·95 | 1·63 | 2·62 | 33·37 | 39·69 | 95 |
| 96 | ·92 | ·77 | 1·36 | 2·13 | 27·45 | 32·64 | 96 |
| 97 | ·77 | ·63 | 1·20 | 1·76 | 23·42 | 27·78 | 97 |
| 98 | ·58 | ·29 | ·87 | 1·17 | 15·72 | 18·64 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 83. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|AU}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1013949 | 1211493 | 1390928 | 179856 | 603489 | 16 |
| 17 | 967751 | 1162578 | 1341050 | 179856 | 603489 | 17 |
| 18 | 924326 | 1116425 | 1293806 | 179856 | 603489 | 18 |
| 19 | 884064 | 1073326 | 1249445 | 179645 | 603489 | 19 |
| 20 | 847004 | 1033279 | 1207930 | 179190 | 603489 | 20 |
| 21 | 812971 | 996078 | 1169022 | 178556 | 603294 | 21 |
| 22 | 781517 | 961290 | 1132309 | 177663 | 602872 | 22 |
| 23 | 752094 | 928477 | 1097417 | 176489 | 602149 | 23 |
| 24 | 724250 | 897240 | 1064004 | 175140 | 601105 | 24 |
| 25 | 697660 | 867299 | 1031844 | 173716 | 599765 | 25 |
| 26 | 672151 | 838485 | 1000774 | 172305 | 598193 | 26 |
| 27 | 647605 | 810681 | 970722 | 170909 | 596448 | 27 |
| 28 | 623916 | 783821 | 941624 | 169491 | 594620 | 28 |
| 29 | 601023 | 757842 | 913420 | 168020 | 592682 | 29 |
| 30 | 578837 | 732619 | 885989 | 166501 | 590647 | 30 |
| 31 | 557311 | 708107 | 859288 | 164909 | 588491 | 31 |
| 32 | 536402 | 684233 | 833247 | 163251 | 586196 | 32 |
| 33 | 516102 | 660993 | 807864 | 161567 | 583685 | 33 |
| 34 | 496403 | 638354 | 783078 | 159950 | 580951 | 34 |
| 35 | 477297 | 616284 | 758835 | 158370 | 577987 | 35 |
| 36 | 458748 | 594757 | 735115 | 156798 | 574792 | 36 |
| 37 | 440674 | 573697 | 711822 | 155188 | 571364 | 37 |
| 38 | 423027 | 553038 | 688898 | 153496 | 567705 | 38 |
| 39 | 405717 | 532676 | 666247 | 151731 | 563748 | 39 |
| 40 | 388735 | 512590 | 643833 | 149906 | 559479 | 40 |
| 41 | 372053 | 492785 | 621648 | 148006 | 554894 | 41 |
| 42 | 355687 | 473268 | 599709 | 146086 | 549988 | 42 |
| 43 | 339675 | 454085 | 578054 | 144131 | 544824 | 43 |
| 44 | 324047 | 435297 | 556735 | 142132 | 539437 | 44 |
| 45 | 308812 | 416903 | 535780 | 140099 | 533844 | 45 |
| 46 | 293959 | 398899 | 515214 | 138021 | 528045 | 46 |
| 47 | 279462 | 381268 | 495010 | 135894 | 522058 | 47 |
| 48 | 265266 | 363916 | 475067 | 133727 | 515839 | 48 |
| 49 | 251341 | 346780 | 455301 | 131516 | 509325 | 49 |
| 50 | 237678 | 329823 | 435659 | 129229 | 502423 | 50 |
| 51 | 224272 | 313059 | 416130 | 126829 | 494992 | 51 |
| 52 | 211135 | 296494 | 396713 | 124296 | 486921 | 52 |
| 53 | 198281 | 280151 | 377414 | 121607 | 478150 | 53 |
| 54 | 185725 | 264055 | 358248 | 118766 | 468653 | 54 |

TABLE 83.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\ 12}_{x}$ | After Two Years. $K^{24\ All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 173461 | 248222 | 339214 | 115749 | 458498 | 55 |
| 56 | 161488 | 232652 | 320291 | 112560 | 447788 | 56 |
| 57 | 149817 | 217359 | 301491 | 109169 | 436625 | 57 |
| 58 | 138472 | 202373 | 282855 | 105565 | 425073 | 58 |
| 59 | 127468 | 187709 | 264413 | 101737 | 413143 | 59 |
| 60 | 116822 | 173365 | 246182 | 97687 | 400777 | 60 |
| 61 | 106531 | 159348 | 228170 | 93414 | 387849 | 61 |
| 62 | 96604·0 | 145663 | 210375 | 88911 | 374191 | 62 |
| 63 | 87060·4 | 132354 | 192851 | 84164 | 359607 | 63 |
| 64 | 77931·7 | 119469 | 175669 | 79188 | 343973 | 64 |
| 65 | 69240·7 | 107054 | 158914 | 74026 | 327254 | 65 |
| 66 | 61007·5 | 95166·9 | 142678 | 68717 | 309515 | 66 |
| 67 | 53260·9 | 83849·9 | 127020 | 63300 | 290891 | 67 |
| 68 | 46026·2 | 73148·9 | 111997 | 57774 | 271541 | 68 |
| 69 | 39346·9 | 63134·9 | 97702·6 | 52142·4 | 251588 | 69 |
| 70 | 33268·6 | 53880·5 | 84250·6 | 46460·4 | 231148 | 70 |
| 71 | 27818·8 | 45453·9 | 71770·6 | 40817·4 | 210348 | 71 |
| 72 | 23002·4 | 37898·6 | 60380·6 | 35330·4 | 189360 | 72 |
| 73 | 18797·5 | 31216·5 | 50143·6 | 30089·4 | 168456 | 73 |
| 74 | 15162·0 | 25373·4 | 41068·1 | 25231·9 | 147891 | 74 |
| 75 | 12051·6 | 20323·1 | 33131·0 | 20795·0 | 128008 | 75 |
| 76 | 9424·78 | 16017·1 | 26287·2 | 16820·8 | 109135 | 76 |
| 77 | 7244·88 | 12407·3 | 20483·7 | 13345·7 | 91584·6 | 77 |
| 78 | 5470·38 | 9437·81 | 15659·1 | 10388·3 | 75598·6 | 78 |
| 79 | 4060 78 | 7049·71 | 11733·1 | 7929·9 | 61356·6 | 79 |
| 80 | 2967·18 | 5175·71 | 8636·02 | 5935·98 | 48925·6 | 80 |
| 81 | 2137 10 | 3739·71 | 6254·42 | 4360·58 | 38308 6 | 81 |
| 82 | 1518·59 | 2662·11 | 4467·32 | 3145·28 | 29435·0 | 82 |
| 83 | 1063·15 | 1867·51 | 3151·52 | 2229·88 | 22184·6 | 83 |
| 84 | 731·35 | 1290·34 | 2196·00 | 1555·70 | 16392·0 | 84 |
| 85 | 492·41 | 875·86 | 1507·30 | 1068·90 | 11858·5 | 85 |
| 86 | 323·81 | 583·01 | 1015·96 | 721·63 | 8377·51 | 86 |
| 87 | 208·23 | 380·15 | 670·20 | 477·25 | 5752·31 | 87 |
| 88 | 131·77 | 242·96 | 431·68 | 308·27 | 3813·61 | 88 |
| 89 | 82·82 | 152·70 | 271·31 | 193·74 | 2422·21 | 89 |
| 90 | 49·76 | 91·74 | 163·00 | 116·38 | 1466·18 | 90 |
| 91 | 28·34 | 52·24 | 92·82 | 66·25 | 838·08 | 91 |
| 92 | 15·14 | 27·91 | 49·59 | 35·38 | 447·72 | 92 |
| 93 | 7·49 | 13·80 | 24·53 | 17·48 | 221·42 | 93 |
| 94 | 3·36 | 6·19 | 11·01 | 7·82 | 99·31 | 94 |
| 95 | 1·33 | 2·45 | 4·37 | 3·09 | 39·39 | 95 |
| 96 | ·44 | ·81 | 1·46 | 1·02 | 13·13 | 96 |
| 97 | ·11 | ·20 | ·37 | ·25 | 3·33 | 97 |
| 98 | ·02 | ·03 | ·06 | ·04 | ·54 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 84. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 20·87 | 4·15 | 3·69 | 3·67 | 12·68 | 45·06 | 16 |
| 17 | 20·72 | 4·25 | 3·80 | 3·81 | 13·15 | 45·73 | 17 |
| 18 | 20·58 | 4·35 | 3·92 | 3·96 | 13·65 | 46·47 | 18 |
| 19 | 20·47 | 4·47 | 4·05 | 4·10 | 14·17 | 47·26 | 19 |
| 20 | 20·40 | 4·58 | 4·17 | 4·25 | 14·71 | 48·10 | 20 |
| 21 | 20·36 | 4·68 | 4·29 | 4·39 | 15·26 | 48·99 | 21 |
| 22 | 20·36 | 4·78 | 4·41 | 4·53 | 15·84 | 49·92 | 22 |
| 23 | 20·37 | 4·88 | 4·53 | 4·68 | 16·43 | 50·89 | 23 |
| 24 | 20·39 | 4·98 | 4·65 | 4·83 | 17·05 | 51·90 | 24 |
| 25 | 20·41 | 5·07 | 4·78 | 4·99 | 17·69 | 52·94 | 25 |
| 26 | 20·43 | 5·17 | 4·91 | 5·15 | 18·35 | 54·02 | 26 |
| 27 | 20·46 | 5·28 | 5·04 | 5·31 | 19·04 | 55·14 | 27 |
| 28 | 20·49 | 5·39 | 5·18 | 5·48 | 19·76 | 56·30 | 28 |
| 29 | 20·53 | 5·50 | 5·32 | 5·65 | 20·50 | 57·50 | 29 |
| 30 | 20·58 | 5·62 | 5·46 | 5·82 | 21·27 | 58·74 | 30 |
| 31 | 20·62 | 5·73 | 5·60 | 6·00 | 22·07 | 60·03 | 31 |
| 32 | 20·65 | 5·85 | 5·74 | 6·19 | 22·90 | 61·33 | 32 |
| 33 | 20·68 | 5·96 | 5·89 | 6·38 | 23·76 | 62·67 | 33 |
| 34 | 20·69 | 6·08 | 6·04 | 6·58 | 24·65 | 64·03 | 34 |
| 35 | 20·69 | 6·19 | 6·19 | 6·79 | 25·56 | 65·41 | 35 |
| 36 | 20·67 | 6·30 | 6·35 | 6·99 | 26·50 | 66·82 | 36 |
| 37 | 20·66 | 6·42 | 6·51 | 7·21 | 27·48 | 68·27 | 37 |
| 38 | 20·63 | 6·53 | 6·68 | 7·43 | 28·49 | 69·77 | 38 |
| 39 | 20·61 | 6·64 | 6·85 | 7·67 | 29·56 | 71·33 | 39 |
| 40 | 20·58 | 6·77 | 7·02 | 7·91 | 30·68 | 72·96 | 40 |
| 41 | 20·56 | 6·89 | 7·20 | 8·16 | 31·85 | 74·65 | 41 |
| 42 | 20·52 | 7·02 | 7·38 | 8·41 | 33·08 | 76·41 | 42 |
| 43 | 20·48 | 7·14 | 7·57 | 8·66 | 34·36 | 78·22 | 43 |
| 44 | 20·42 | 7·26 | 7·76 | 8·94 | 35·69 | 80·08 | 44 |
| 45 | 20·35 | 7·38 | 7·96 | 9·22 | 37·07 | 81·97 | 45 |
| 46 | 20·26 | 7·48 | 8·16 | 9·53 | 38·49 | 83·91 | 46 |
| 47 | 20·15 | 7·58 | 8·35 | 9·85 | 39·94 | 85·87 | 47 |
| 48 | 20·03 | 7·68 | 8·53 | 10·20 | 41·43 | 87·87 | 48 |
| 49 | 19·89 | 7·77 | 8·72 | 10·56 | 42·96 | 89·89 | 49 |
| 50 | 19·73 | 7·86 | 8·90 | 10·92 | 44·52 | 91·94 | 50 |
| 51 | 19·54 | 7·95 | 9·10 | 11·28 | 46·16 | 94·03 | 51 |
| 52 | 19·33 | 8·05 | 9·31 | 11·64 | 47·86 | 96·19 | 52 |
| 53 | 19·10 | 8·14 | 9·53 | 12·01 | 49·66 | 98·44 | 53 |
| 54 | 18·85 | 8·23 | 9·75 | 12·38 | 51·55 | 100·77 | 54 |

TABLE 84—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 18·58 | 8·32 | 9·98 | 12·76 | 53·54 | 103·17 | 55 |
| 56 | 18·27 | 8·38 | 10·20 | 13·17 | 55·61 | 105·63 | 56 |
| 57 | 17·93 | 8·44 | 10·40 | 13·58 | 57·76 | 108·11 | 57 |
| 58 | 17·56 | 8·46 | 10·59 | 14·03 | 60·00 | 110·64 | 58 |
| 59 | 17·15 | 8·46 | 10·75 | 14·49 | 62·35 | 113·21 | 59 |
| 60 | 16·73 | 8·45 | 10·89 | 14·98 | 64·81 | 115 85 | 60 |
| 61 | 16·28 | 8·41 | 10·99 | 15·46 | 67·41 | 118·55 | 61 |
| 62 | 15·80 | 8·35 | 11·07 | 15·92 | 70·16 | 121·30 | 62 |
| 63 | 15·30 | 8·27 | 11·11 | 16·35 | 73·06 | 124·08 | 63 |
| 64 | 14·76 | 8·16 | 11·12 | 16·70 | 76·12 | 126·87 | 64 |
| 65 | 14·21 | 8·04 | 11·11 | 17·00 | 79·31 | 129·67 | 65 |
| 66 | 13·66 | 7·91 | 11·07 | 17·21 | 82·54 | 132·39 | 66 |
| 67 | 13·10 | 7·77 | 10·99 | 17·37 | 85·72 | 134·96 | 67 |
| 68 | 12·53 | 7·61 | 10·87 | 17·46 | 88·76 | 137·24 | 68 |
| 69 | 11·92 | 7·41 | 10·69 | 17·48 | 91·54 | 139·05 | 69 |
| 70 | 11·25 | 7·16 | 10·44 | 17·40 | 93·96 | 140·21 | 70 |
| 71 | 10·52 | 6·85 | 10·10 | 17·17 | 95·98 | 140·62 | 71 |
| 72 | 9·73 | 6·49 | 9·69 | 16·79 | 97·55 | 140·25 | 72 |
| 73 | 8·94 | 6·11 | 9·22 | 16·26 | 98·61 | 139·14 | 73 |
| 74 | 8·15 | 5·73 | 8·73 | 15·62 | 99·21 | 137·44 | 74 |
| 75 | 7·40 | 5·36 | 8·22 | 14·89 | 99·42 | 135·29 | 75 |
| 76 | 6·70 | 5·00 | 7·70 | 14·13 | 99·40 | 132·92 | 76 |
| 77 | 6·03 | 4·65 | 7·19 | 13·34 | 99·23 | 130·44 | 77 |
| 78 | 5·44 | 4·29 | 6·68 | 12·61 | 98·92 | 127·93 | 78 |
| 79 | 4·92 | 3·93 | 6·20 | 11·93 | 98·46 | 125·44 | 79 |
| 80 | 4·50 | 3·58 | 5·79 | 11·30 | 97·83 | 123·00 | 80 |
| 81 | 4·20 | 3·23 | 5·46 | 10·72 | 96·88 | 120·48 | 81 |
| 82 | 3 98 | 2·90 | 5·23 | 10·16 | 95·40 | 117·68 | 82 |
| 83 | 3·81 | 2·61 | 5·01 | 9·63 | 93·32 | 114·38 | 83 |
| 84 | 3·64 | 2·38 | 4·78 | 9·07 | 90·62 | 110·48 | 84 |
| 85 | 3·44 | 2·19 | 4·52 | 8·50 | 87·39 | 106·04 | 85 |
| 86 | 3·23 | 2·03 | 4·25 | 7·92 | 83·76 | 101·19 | 86 |
| 87 | 3·00 | 1·88 | 3·95 | 7·37 | 79·73 | 95·93 | 87 |
| 88 | 2·77 | 1·74 | 3·64 | 6·79 | 75·55 | 90·49 | 88 |
| 89 | 2·54 | 1·59 | 3·33 | 6·22 | 71·07 | 84·75 | 89 |
| 90 | 2·31 | 1·45 | 3·03 | 5·66 | 66·17 | 78·62 | 90 |
| 91 | 2·09 | 1·31 | 2·74 | 5·11 | 59·77 | 71·01 | 91 |
| 92 | 1·88 | 1·18 | 2·46 | 4·60 | 53·76 | 63·87 | 92 |
| 93 | 1·67 | 1·04 | 2·19 | 4·09 | 47·77 | 56·75 | 93 |
| 94 | 1·47 | ·91 | 1·93 | 3·59 | 41·99 | 49·89 | 94 |
| 95 | 1·29 | ·79 | 1·69 | 3·14 | 36·70 | 43·60 | 95 |
| 96 | 1·07 | ·63 | 1·40 | 2·59 | 30·17 | 35·86 | 96 |
| 97 | ·91 | ·49 | 1·19 | 2·25 | 25·67 | 30·52 | 97 |
| 98 | ·58 | ·29 | ·87 | 1·46 | 17·18 | 20·38 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 85. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1203912 | 1443006 | 1655576 | 211978 | 731065 | 16 |
| 17 | 1151261 | 1387296 | 1598678 | 211978 | 731065 | 17 |
| 18 | 1101889 | 1335142 | 1545214 | 211978 | 731065 | 18 |
| 19 | 1055951 | 1286576 | 1495492 | 211610 | 731012 | 19 |
| 20 | 1013474 | 1240961 | 1448306 | 210953 | 730759 | 20 |
| 21 | 974273 | 1198201 | 1403595 | 210027 | 730272 | 21 |
| 22 | 937748 | 1157874 | 1361108 | 208854 | 729567 | 22 |
| 23 | 903264 | 1119502 | 1320432 | 207587 | 728664 | 23 |
| 24 | 870286 | 1082608 | 1281233 | 206282 | 727663 | 24 |
| 25 | 838503 | 1046889 | 1243253 | 204942 | 726616 | 25 |
| 26 | 807795 | 1012313 | 1206420 | 203532 | 725528 | 26 |
| 27 | 778246 | 979003 | 1170822 | 202020 | 724326 | 27 |
| 28 | 749856 | 946957 | 1136500 | 200416 | 722946 | 28 |
| 29 | 722549 | 916097 | 1103272 | 198730 | 721367 | 29 |
| 30 | 696153 | 886147 | 1070872 | 196971 | 719607 | 30 |
| 31 | 670414 | 856859 | 1038997 | 195180 | 717683 | 31 |
| 32 | 645201 | 827981 | 1007441 | 193364 | 715516 | 32 |
| 33 | 620399 | 799383 | 976118 | 191496 | 713005 | 33 |
| 34 | 595966 | 771069 | 945040 | 189556 | 710065 | 34 |
| 35 | 571921 | 743073 | 914278 | 187524 | 706650 | 35 |
| 36 | 548309 | 715453 | 883842 | 185439 | 702805 | 36 |
| 37 | 525223 | 688316 | 853849 | 183335 | 698624 | 37 |
| 38 | 502722 | 661758 | 824404 | 181145 | 694243 | 38 |
| 39 | 480834 | 635865 | 795554 | 178904 | 689713 | 39 |
| 40 | 459584 | 610666 | 767365 | 176576 | 685011 | 40 |
| 41 | 438927 | 586079 | 739743 | 174152 | 680120 | 41 |
| 42 | 418762 | 561969 | 712585 | 171564 | 674964 | 42 |
| 43 | 399021 | 538220 | 685745 | 168873 | 669500 | 43 |
| 44 | 379682 | 514750 | 659134 | 166150 | 663638 | 44 |
| 45 | 360761 | 491562 | 632732 | 163500 | 657300 | 45 |
| 46 | 342307 | 468745 | 606575 | 160990 | 650410 | 46 |
| 47 | 324346 | 446380 | 580714 | 158614 | 642890 | 47 |
| 48 | 306852 | 424490 | 555196 | 156274 | 634693 | 48 |
| 49 | 289790 | 403021 | 530022 | 153823 | 625833 | 49 |
| 50 | 273088 | 381945 | 505196 | 151182 | 616360 | 50 |
| 51 | 256729 | 361243 | 480785 | 148228 | 606394 | 51 |
| 52 | 240740 | 340931 | 456827 | 144993 | 596007 | 52 |
| 53 | 225136 | 321039 | 433300 | 141516 | 585249 | 53 |
| 54 | 209934 | 301575 | 410147 | 137861 | 574045 | 54 |

TABLE 85.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 195118 | 282444 | 387220 | 134055 | 562257 | 55 |
| 56 | 180638 | 263531 | 364323 | 130164 | 549723 | 56 |
| 57 | 166495 | 244818 | 341394 | 126178 | 536356 | 57 |
| 58 | 152768 | 226380 | 318506 | 122079 | 522125 | 58 |
| 59 | 139500 | 208325 | 295748 | 117864 | 507049 | 59 |
| 60 | 126757 | 190762 | 273254 | 113474 | 491135 | 60 |
| 61 | 114567 | 173758 | 251115 | 108793 | 474409 | 61 |
| 62 | 102913 | 157303 | 229365 | 103695 | 456891 | 62 |
| 63 | 91812·2 | 141443 | 208114 | 98104 | 438554 | 63 |
| 64 | 81320·2 | 126292 | 187556 | 92012 | 419342 | 64 |
| 65 | 71528·2 | 112007 | 167903 | 85512 | 399121 | 65 |
| 66 | 62493·2 | 98698·5 | 149329 | 78752 | 377666 | 66 |
| 67 | 54237·2 | 86410·5 | 131911 | 71907 | 354853 | 67 |
| 68 | 46695·8 | 75057·5 | 115575 | 65081 | 330716 | 68 |
| 69 | 39783·7 | 64510·5 | 100191 | 58335 | 305396 | 69 |
| 70 | 33434·3 | 54704·5 | 85715·3 | 51689·7 | 279157 | 70 |
| 71 | 27651·6 | 45657·0 | 72211·3 | 45156·7 | 252364 | 71 |
| 72 | 22489·8 | 37485·0 | 59864·3 | 38798·7 | 225360 | 72 |
| 73 | 17991·2 | 30295·5 | 48865·3 | 32747·7 | 198560 | 73 |
| 74 | 14170·2 | 24132·1 | 39306·1 | 27151·9 | 172486 | 74 |
| 75 | 10992·2 | 18946·5 | 31153·4 | 22119·6 | 147662 | 75 |
| 76 | 8391·41 | 14654·2 | 24309·6 | 17701·4 | 124572 | 76 |
| 77 | 6297·51 | 11145·3 | 18644·9 | 13923·1 | 103542 | 77 |
| 78 | 4654·81 | 8327·61 | 14046·0 | 10793·4 | 84707·6 | 78 |
| 79 | 3403·61 | 6123·51 | 10413·6 | 8251·6 | 68133·6 | 79 |
| 80 | 2478·06 | 4445·41 | 7628·88 | 6215·32 | 53824·6 | 80 |
| 81 | 1808·04 | 3197·41 | 5548·28 | 4614·92 | 41715·6 | 81 |
| 82 | 1323·50 | 2286·20 | 4024·98 | 3378·22 | 31696·6 | 82 |
| 83 | 965·93 | 1626·57 | 2895·58 | 2437·92 | 23636·3 | 83 |
| 84 | 694·64 | 1148·26 | 2060·86 | 1733·04 | 17309·4 | 84 |
| 85 | 490·98 | 802·50 | 1447·54 | 1212·26 | 12456·6 | 85 |
| 86 | 339·80 | 553·00 | 999·42 | 832·94 | 8801·74 | 86 |
| 87 | 229·10 | 372·84 | 673·83 | 561·57 | 6080·84 | 87 |
| 88 | 149·59 | 243·44 | 439·98 | 366·62 | 4081·14 | 88 |
| 89 | 94·02 | 152·99 | 276·52 | 230·48 | 2634·84 | 89 |
| 90 | 56·49 | 91·91 | 166·13 | 138·47 | 1618·94 | 90 |
| 91 | 32·17 | 52·33 | 94·60 | 78·85 | 921·88 | 91 |
| 92 | 17·19 | 27·95 | 50·53 | 42·13 | 492·48 | 92 |
| 93 | 8·51 | 13·82 | 24·98 | 20·84 | 243·55 | 93 |
| 94 | 3·82 | 6·19 | 11·20 | 9·35 | 109·23 | 94 |
| 95 | 1·52 | 2·45 | 4·44 | 3·71 | 43·32 | 95 |
| 96 | ·51 | ·81 | 1·48 | 1·24 | 14·43 | 96 |
| 97 | ·13 | ·20 | ·37 | ·32 | 3·65 | 97 |
| 98 | ·02 | ·03 | ·06 | ·05 | ·59 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 86. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 25·08 | 4·85 | 4·36 | 4·47 | 14·47 | 53·22 | 16 |
| 17 | 24·81 | 4·93 | 4·46 | 4·63 | 15·02 | 53·84 | 17 |
| 18 | 24·55 | 5·01 | 4·56 | 4·81 | 15·58 | 54·50 | 18 |
| 19 | 24·32 | 5·09 | 4·67 | 4·98 | 16·17 | 55·23 | 19 |
| 20 | 24·14 | 5·18 | 4·78 | 5·14 | 16·79 | 56·04 | 20 |
| 21 | 24·01 | 5·27 | 4·90 | 5·31 | 17·43 | 56·91 | 21 |
| 22 | 23·92 | 5·37 | 5·02 | 5·47 | 18·08 | 57·86 | 22 |
| 23 | 23·87 | 5·46 | 5·15 | 5·64 | 18·76 | 58·88 | 23 |
| 24 | 23·85 | 5·56 | 5·29 | 5·81 | 19·44 | 59·95 | 24 |
| 25 | 23·84 | 5·66 | 5·42 | 6·00 | 20·14 | 61·06 | 25 |
| 26 | 23·84 | 5·77 | 5·56 | 6·18 | 20·86 | 62·20 | 26 |
| 27 | 23·84 | 5·87 | 5·70 | 6·37 | 21·59 | 63·37 | 27 |
| 28 | 23·83 | 5·98 | 5·84 | 6·56 | 22·34 | 64·56 | 28 |
| 29 | 23·82 | 6·09 | 5·99 | 6·77 | 23·11 | 65·78 | 29 |
| 30 | 23·80 | 6·21 | 6·14 | 6·97 | 23·92 | 67·03 | 30 |
| 31 | 23·77 | 6·32 | 6·30 | 7·19 | 24·75 | 68·33 | 31 |
| 32 | 23·73 | 6·44 | 6·46 | 7·41 | 25·63 | 69·67 | 32 |
| 33 | 23·69 | 6·55 | 6·63 | 7·65 | 26·55 | 71·07 | 33 |
| 34 | 23·64 | 6·67 | 6·80 | 7·90 | 27·52 | 72·53 | 34 |
| 35 | 23·59 | 6·79 | 6·98 | 8·16 | 28·53 | 74·04 | 35 |
| 36 | 23·53 | 6·90 | 7·16 | 8·42 | 29·60 | 75·61 | 36 |
| 37 | 23·45 | 7·01 | 7·34 | 8·69 | 30·71 | 77·21 | 37 |
| 38 | 23·38 | 7·12 | 7·51 | 8·96 | 31·88 | 78·85 | 38 |
| 39 | 23·30 | 7·23 | 7·69 | 9·22 | 33·09 | 80·52 | 39 |
| 40 | 23·21 | 7·34 | 7·86 | 9·48 | 34·34 | 82·23 | 40 |
| 41 | 23·11 | 7·45 | 8·03 | 9·74 | 35·65 | 83·98 | 41 |
| 42 | 23·02 | 7·56 | 8·22 | 10·00 | 37·00 | 85·80 | 42 |
| 43 | 22·92 | 7·67 | 8·41 | 10·26 | 38·42 | 87·68 | 43 |
| 44 | 22·81 | 7·77 | 8·61 | 10·55 | 39·91 | 89·64 | 44 |
| 45 | 22·68 | 7·88 | 8·80 | 10·84 | 41·47 | 91·67 | 45 |
| 46 | 22·54 | 7·99 | 9·01 | 11·14 | 43·11 | 93·78 | 46 |
| 47 | 22·38 | 8·09 | 9·22 | 11·46 | 44·82 | 95·97 | 47 |
| 48 | 22·21 | 8·21 | 9·45 | 11·81 | 46·60 | 98·27 | 48 |
| 49 | 22·03 | 8·32 | 9·67 | 12·17 | 48·46 | 100·66 | 49 |
| 50 | 21·84 | 8·44 | 9·91 | 12·57 | 50·41 | 103·17 | 50 |
| 51 | 21·65 | 8·57 | 10·15 | 12·99 | 52·43 | 105·79 | 51 |
| 52 | 21·44 | 8·69 | 10·40 | 13·43 | 54·55 | 108·52 | 52 |
| 53 | 21·23 | 8·81 | 10·65 | 13·88 | 56·76 | 111·33 | 53 |
| 54 | 20·99 | 8·94 | 10·89 | 14·34 | 59·06 | 114·22 | 54 |

TABLE 86.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 20·72 | 9·05 | 11·13 | 14·83 | 61·45 | 117·18 | 55 |
| 56 | 20·41 | 9·15 | 11·36 | 15·34 | 63·95 | 120·21 | 56 |
| 57 | 20·06 | 9·24 | 11·59 | 15·86 | 66·56 | 123·31 | 57 |
| 58 | 19·64 | 9·32 | 11·82 | 16·38 | 69·31 | 126·47 | 58 |
| 59 | 19·17 | 9·38 | 12·04 | 16·93 | 72·19 | 129·71 | 59 |
| 60 | 18·64 | 9·40 | 12·25 | 17·46 | 75·23 | 132·98 | 60 |
| 61 | 18·06 | 9·38 | 12·43 | 17·94 | 78·43 | 136·24 | 61 |
| 62 | 17·43 | 9·32 | 12·58 | 18·38 | 81·78 | 139·49 | 62 |
| 63 | 16·77 | 9·22 | 12·69 | 18·73 | 85·28 | 142·68 | 63 |
| 64 | 16·08 | 9·07 | 12·74 | 19·01 | 88·89 | 145·80 | 64 |
| 65 | 15·38 | 8·89 | 12·74 | 19·22 | 92·57 | 148·80 | 65 |
| 66 | 14·66 | 8·68 | 12·68 | 19·36 | 96·22 | 151·60 | 66 |
| 67 | 13·93 | 8·43 | 12·54 | 19·43 | 99·74 | 154·06 | 67 |
| 68 | 13·17 | 8·15 | 12·30 | 19·41 | 103·05 | 156·08 | 68 |
| 69 | 12·38 | 7·82 | 11·97 | 19·28 | 106·07 | 157·52 | 69 |
| 70 | 11·58 | 7·46 | 11·53 | 18·96 | 108·76 | 158·29 | 70 |
| 71 | 10·77 | 7·07 | 11·00 | 18·40 | 111·16 | 158·40 | 71 |
| 72 | 9·99 | 6·64 | 10·40 | 17·61 | 113·27 | 157·91 | 72 |
| 73 | 9·24 | 6·20 | 9·77 | 16·58 | 115·08 | 156·87 | 73 |
| 74 | 8·56 | 5·79 | 9·14 | 15·38 | 116·59 | 155·46 | 74 |
| 75 | 7·97 | 5·40 | 8·55 | 14·13 | 117·77 | 153·81 | 75 |
| 76 | 7·45 | 5·05 | 8·02 | 12·94 | 118·62 | 152·08 | 76 |
| 77 | 7·02 | 4·74 | 7·56 | 11·91 | 119·14 | 150·37 | 77 |
| 78 | 6·65 | 4·47 | 7·16 | 11·05 | 119·31 | 148·65 | 78 |
| 79 | 6·33 | 4·22 | 6·81 | 10·42 | 119·11 | 146·89 | 79 |
| 80 | 6·04 | 3·99 | 6·50 | 9·94 | 118·58 | 145·05 | 80 |
| 81 | 5·78 | 3·77 | 6·22 | 9·52 | 117·66 | 142·95 | 81 |
| 82 | 5·54 | 3·56 | 5·96 | 9·12 | 116·10 | 140·28 | 82 |
| 83 | 5·31 | 3·33 | 5·71 | 8·73 | 113·63 | 136·71 | 83 |
| 84 | 5·06 | 3·09 | 5·44 | 8·33 | 110·05 | 131·97 | 84 |
| 85 | 4·79 | 2·83 | 5·15 | 7·89 | 105·23 | 125·89 | 85 |
| 86 | 4·50 | 2·56 | 4·84 | 7·39 | 99·31 | 118·60 | 86 |
| 87 | 4·18 | 2·33 | 4·50 | 6·87 | 92·49 | 110·37 | 87 |
| 88 | 3·85 | 2·13 | 4·15 | 6·34 | 85·35 | 101·82 | 88 |
| 89 | 3·53 | 1·95 | 3·80 | 5·81 | 78·16 | 93·24 | 89 |
| 90 | 3·21 | 1·78 | 3·46 | 5·28 | 71·15 | 84·88 | 90 |
| 91 | 2·90 | 1·61 | 3·12 | 4·78 | 64·27 | 76·67 | 91 |
| 92 | 2·61 | 1·44 | 2·81 | 4·29 | 57·81 | 68·96 | 92 |
| 93 | 2·32 | 1·28 | 2·50 | 3·81 | 51·36 | 61·27 | 93 |
| 94 | 2·04 | 1·13 | 2·20 | 3·35 | 45·16 | 53·87 | 94 |
| 95 | 1·78 | ·98 | 1·93 | 2·91 | 39·47 | 47·08 | 95 |
| 96 | 1·46 | ·79 | 1·61 | 2·38 | 32·47 | 38·72 | 96 |
| 97 | 1·27 | ·63 | 1·41 | 2·04 | 27·64 | 32·99 | 97 |
| 98 | ·87 | ·29 | 1·16 | 1·17 | 18·63 | 22·13 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 87. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\,All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1446384 | 1726121 | 1977331 | 257549 | 834498 | 16 |
| 17 | 1378673 | 1652522 | 1900052 | 257549 | 834498 | 17 |
| 18 | 1314571 | 1582747 | 1826785 | 257441 | 834498 | 18 |
| 19 | 1254757 | 1517467 | 1758194 | 256808 | 834446 | 19 |
| 20 | 1199523 | 1456916 | 1694453 | 255594 | 834243 | 20 |
| 21 | 1148670 | 1400894 | 1635359 | 253936 | 833805 | 21 |
| 22 | 1101817 | 1348970 | 1580478 | 252058 | 833007 | 22 |
| 23 | 1058429 | 1300655 | 1529226 | 250069 | 831741 | 23 |
| 24 | 1017751 | 1255148 | 1480760 | 248112 | 829914 | 24 |
| 25 | 979185 | 1211808 | 1434446 | 246228 | 827527 | 25 |
| 26 | 942352 | 1170300 | 1389956 | 244294 | 824585 | 26 |
| 27 | 906754 | 1130126 | 1346757 | 242317 | 821173 | 27 |
| 28 | 872096 | 1090991 | 1304601 | 240265 | 817368 | 28 |
| 29 | 838258 | 1052704 | 1263335 | 238113 | 813313 | 29 |
| 30 | 805169 | 1015198 | 1222896 | 235905 | 809138 | 30 |
| 31 | 772896 | 978513 | 1183293 | 233683 | 804925 | 31 |
| 32 | 741436 | 942591 | 1144470 | 231547 | 800750 | 32 |
| 33 | 710787 | 907441 | 1106441 | 229495 | 796678 | 33 |
| 34 | 681033 | 873159 | 1069219 | 227525 | 792708 | 34 |
| 35 | 652106 | 839688 | 1032728 | 225549 | 788814 | 35 |
| 36 | 623890 | 806869 | 996768 | 223411 | 784941 | 36 |
| 37 | 596390 | 774695 | 961243 | 220997 | 780942 | 37 |
| 38 | 569608 | 743159 | 926173 | 218259 | 776661 | 38 |
| 39 | 543524 | 712258 | 891577 | 215135 | 771988 | 39 |
| 40 | 518166 | 682038 | 857522 | 211666 | 766807 | 40 |
| 41 | 493579 | 652603 | 824179 | 207954 | 761129 | 41 |
| 42 | 469720 | 623922 | 791595 | 204049 | 755055 | 42 |
| 43 | 446549 | 595926 | 759710 | 200062 | 748674 | 43 |
| 44 | 424050 | 568611 | 728531 | 196083 | 742088 | 44 |
| 45 | 402169 | 541919 | 698007 | 192162 | 735369 | 45 |
| 46 | 380876 | 515848 | 668128 | 188266 | 728480 | 46 |
| 47 | 360243 | 490531 | 639018 | 184489 | 721338 | 47 |
| 48 | 340268 | 465971 | 610673 | 180878 | 713926 | 48 |
| 49 | 320965 | 442186 | 583123 | 177412 | 706097 | 49 |
| 50 | 302346 | 419192 | 556380 | 174031 | 697775 | 50 |
| 51 | 284382 | 396912 | 530324 | 170673 | 688887 | 51 |
| 52 | 266999 | 375218 | 504755 | 167206 | 679307 | 52 |
| 53 | 250135 | 354017 | 479532 | 163572 | 668925 | 53 |
| 54 | 233684 | 333167 | 454477 | 159758 | 657652 | 54 |

TABLE 87.—*continued.*

| Age $x$ | First Three Months. $K_x^{3}$ | First Six Months. $K_x^{6}$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|\mathcal{A}ll}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 217592 | 312598 | 429506 | 155757 | 645377 | 55 |
| 56 | 201788 | 292249 | 404581 | 151589 | 632161 | 56 |
| 57 | 186227 | 272050 | 379687 | 147259 | 618066 | 57 |
| 58 | 170926 | 252003 | 354839 | 142648 | 603062 | 58 |
| 59 | 155934 | 232173 | 330079 | 137676 | 587085 | 59 |
| 60 | 141276 | 212498 | 305300 | 132299 | 570063 | 60 |
| 61 | 127084 | 193099 | 280583 | 126295 | 551949 | 61 |
| 62 | 113507 | 174220 | 256152 | 119624 | 532603 | 62 |
| 63 | 100643 | 156002 | 232155 | 112413 | 511871 | 63 |
| 64 | 88581·1 | 138573 | 208773 | 104734 | 489656 | 64 |
| 65 | 77393·1 | 122144 | 186276 | 96744 | 465832 | 65 |
| 66 | 67091·1 | 106796 | 164807 | 88593 | 440248 | 66 |
| 67 | 57659·4 | 92547·8 | 144437 | 80424 | 412885 | 67 |
| 68 | 49076·8 | 79429·8 | 125264 | 72332 | 383970 | 68 |
| 69 | 41321·3 | 67425·8 | 107347 | 64323 | 353879 | 69 |
| 70 | 34404·9 | 56573·8 | 90820·1 | 56315·9 | 323125 | 70 |
| 71 | 28328·4 | 46913·5 | 75825·1 | 48389·9 | 292265 | 71 |
| 72 | 23070·4 | 38418·2 | 62442·1 | 40678·9 | 261696 | 72 |
| 73 | 18604·2 | 31096·9 | 50767·1 | 33372·9 | 231722 | 73 |
| 74 | 14886·3 | 24946·5 | 40842·6 | 26728·4 | 202700 | 74 |
| 75 | 11830·6 | 19846·1 | 32546·6 | 20987·4 | 174911 | 75 |
| 76 | 9339·22 | 15661·8 | 25713·6 | 16223·4 | 148665 | 76 |
| 77 | 7322·12 | 12271·0 | 20159·0 | 12416·0 | 124321 | 77 |
| 78 | 5696·52 | 9526·34 | 15660·7 | 9461·3 | 102166 | 78 |
| 79 | 4378·82 | 7300·54 | 12012·9 | 7204·5 | 82418·6 | 79 |
| 80 | 3323·12 | 5518·84 | 9093·69 | 5467·31 | 65239·6 | 80 |
| 81 | 2489·63 | 4114·14 | 6792·39 | 4095·61 | 50664·6 | 81 |
| 82 | 1841·43 | 3023·24 | 5004·19 | 3029·81 | 38573·6 | 82 |
| 83 | 1343·93 | 2188·04 | 3633·79 | 2211·31 | 28780·5 | 83 |
| 84 | 966·47 | 1556·57 | 2596·29 | 1590·21 | 21021·1 | 84 |
| 85 | 683·11 | 1085·85 | 1820·74 | 1123·96 | 15000·8 | 85 |
| 86 | 472·77 | 741·98 | 1250·59 | 777·81 | 10435·7 | 86 |
| 87 | 318·75 | 496·52 | 839·44 | 524·37 | 7053·91 | 87 |
| 88 | 208·13 | 323·28 | 547·19 | 342·42 | 4610·21 | 88 |
| 89 | 130·81 | 203·18 | 343·91 | 215·20 | 2897·51 | 89 |
| 90 | 78·59 | 122·07 | 206·62 | 129·29 | 1740·81 | 90 |
| 91 | 44·75 | 69·51 | 117·66 | 73·61 | 991·28 | 91 |
| 92 | 23·90 | 37·13 | 62·86 | 39·31 | 529·56 | 92 |
| 93 | 11·82 | 18·36 | 31·09 | 19·43 | 261·89 | 93 |
| 94 | 5·30 | 8·23 | 13·95 | 8·70 | 117·46 | 94 |
| 95 | 2·10 | 3·26 | 5·54 | 3·44 | 46·59 | 95 |
| 96 | ·70 | 1·08 | 1·85 | 1·14 | 15·53 | 96 |
| 97 | ·18 | ·27 | ·47 | ·29 | 3·93 | 97 |
| 98 | ·03 | ·04 | ·08 | ·04 | ·64 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 88. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. | Single Premiums for Assurance. | | Age $x$ |
|---|---|---|---|---|
| | | First Death. | Death of Wife in Husband's Lifetime. | |
| | $\bar{a}_{xx}$ | $\bar{A}_{xx}$ | $\bar{A}'_{xx}$ | |
| 16 | 19·472 | ·3301 | ·1651 | 16 |
| 17 | 19·237 | ·3382 | ·1691 | 17 |
| 18 | 18·999 | ·3464 | ·1732 | 18 |
| 19 | 18·761 | ·3546 | ·1773 | 19 |
| 20 | 18·519 | ·3629 | ·1815 | 20 |
| 21 | 18·276 | ·3713 | ·1856 | 21 |
| 22 | 18·029 | ·3798 | ·1899 | 22 |
| 23 | 17·776 | ·3885 | ·1942 | 23 |
| 24 | 17·516 | ·3974 | ·1987 | 24 |
| 25 | 17·250 | ·4066 | ·2033 | 25 |
| 26 | 16·976 | ·4160 | ·2080 | 26 |
| 27 | 16·695 | ·4257 | ·2128 | 27 |
| 28 | 16·409 | ·4355 | ·2178 | 28 |
| 29 | 16·119 | ·4455 | ·2227 | 29 |
| 30 | 15·825 | ·4556 | ·2278 | 30 |
| 31 | 15·529 | ·4658 | ·2329 | 31 |
| 32 | 15·231 | ·4760 | ·2380 | 32 |
| 33 | 14·929 | ·4864 | ·2432 | 33 |
| 34 | 14·626 | ·4968 | ·2484 | 34 |
| 35 | 14·319 | ·5074 | ·2537 | 35 |
| 36 | 14·011 | ·5180 | ·2590 | 36 |
| 37 | 13·701 | ·5287 | ·2643 | 37 |
| 38 | 13·392 | ·5393 | ·2696 | 38 |
| 39 | 13·083 | ·5499 | ·2750 | 39 |
| 40 | 12·775 | ·5605 | ·2803 | 40 |
| 41 | 12·467 | ·5711 | ·2856 | 41 |
| 42 | 12·163 | ·5816 | ·2908 | 42 |
| 43 | 11·858 | ·5921 | ·2960 | 43 |
| 44 | 11·552 | ·6026 | ·3013 | 44 |
| 45 | 11·241 | ·6133 | ·3066 | 45 |
| 46 | 10·927 | ·6241 | ·3121 | 46 |
| 47 | 10·606 | ·6351 | ·3176 | 47 |
| 48 | 10·279 | ·6464 | ·3232 | 48 |
| 49 | 9·947 | ·6578 | ·3289 | 49 |
| 50 | 9·610 | ·6694 | ·3347 | 50 |
| 51 | 9·272 | ·6810 | ·3405 | 51 |
| 52 | 8·936 | ·6926 | ·3463 | 52 |
| 53 | 8·600 | ·7041 | ·3521 | 53 |
| 54 | 8·266 | ·7156 | ·3578 | 54 |

TABLE 88.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 7·936 | ·7270 | ·3635 | 55 |
| 56 | 7·610 | ·7382 | ·3691 | 56 |
| 57 | 7·286 | ·7494 | ·3747 | 57 |
| 58 | 6·967 | ·7603 | ·3802 | 58 |
| 59 | 6·654 | ·7711 | ·3855 | 59 |
| 60 | 6·350 | ·7815 | ·3908 | 60 |
| 61 | 6·053 | ·7918 | ·3959 | 61 |
| 62 | 5·767 | ·8016 | ·4008 | 62 |
| 63 | 5·491 | ·8111 | ·4056 | 63 |
| 64 | 5·227 | ·8202 | ·4101 | 64 |
| 65 | 4·974 | ·8289 | ·4144 | 65 |
| 66 | 4·731 | ·8373 | ·4186 | 66 |
| 67 | 4·497 | ·8453 | ·4227 | 67 |
| 68 | 4·268 | ·8532 | ·4266 | 68 |
| 69 | 4·044 | ·8609 | ·4304 | 69 |
| 70 | 3·821 | ·8686 | ·4343 | 70 |
| 71 | 3·600 | ·8761 | ·4381 | 71 |
| 72 | 3·384 | ·8836 | ·4418 | 72 |
| 73 | 3·172 | ·8909 | ·4454 | 73 |
| 74 | 2·969 | ·8979 | ·4489 | 74 |
| 75 | 2·775 | ·9045 | ·4523 | 75 |
| 76 | 2·595 | ·9107 | ·4554 | 76 |
| 77 | 2·428 | ·9165 | ·4582 | 77 |
| 78 | 2·278 | ·9216 | ·4608 | 78 |
| 79 | 2·145 | ·9262 | ·4631 | 79 |
| 80 | 2·032 | ·9301 | ·4650 | 80 |
| 81 | 1·935 | ·9334 | ·4667 | 81 |
| 82 | 1·853 | ·9363 | ·4681 | 82 |
| 83 | 1·776 | ·9389 | ·4695 | 83 |
| 84 | 1·698 | ·9416 | ·4708 | 84 |
| 85 | 1·613 | ·9445 | ·4723 | 85 |
| 86 | 1·515 | ·9479 | ·4739 | 86 |
| 87 | 1·402 | ·9518 | ·4759 | 87 |
| 88 | 1·283 | ·9559 | ·4779 | 88 |
| 89 | 1·167 | ·9599 | ·4799 | 89 |
| 90 | 1·053 | ·9638 | ·4819 | 90 |
| 91 | ·941 | ·9676 | ·4838 | 91 |
| 92 | ·837 | ·9712 | ·4856 | 92 |
| 93 | ·733 | ·9748 | ·4874 | 93 |
| 94 | ·632 | ·9783 | ·4891 | 94 |
| 95 | ·545 | ·9812 | ·4906 | 95 |
| 96 | ·430 | ·9852 | ·4926 | 96 |
| 97 | ·331 | ·9886 | ·4943 | 97 |
| 98 | ... | ... | ... | 98 |
| 99 | ... | ... | ... | 99 |
| 100 | | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 89. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 57671 | 1248833 | 22·151 | ·2380 | ·01075 | 16 |
| 17 | 55592 | 1193241 | 21·960 | ·2445 | ·01114 | 17 |
| 18 | 53574 | 1139667 | 21·771 | ·2511 | ·01153 | 18 |
| 19 | 51613 | 1088054 | 21·579 | ·2576 | ·01194 | 19 |
| 20 | 49707 | 1038347 | 21·385 | ·2643 | ·01236 | 20 |
| 21 | 47858 | 990489 | 21·194 | ·2709 | ·01278 | 21 |
| 22 | 46064 | 944425 | 21·000 | ·2776 | ·01322 | 22 |
| 23 | 44326 | 900099 | 20·803 | ·2844 | ·01367 | 23 |
| 24 | 42646 | 857453 | 20·603 | ·2912 | ·01413 | 24 |
| 25 | 41023 | 816430 | 20·399 | ·2982 | ·01462 | 25 |
| 26 | 39458 | 776972 | 20·188 | ·3055 | ·01513 | 26 |
| 27 | 37947 | 739025 | 19·972 | ·3129 | ·01567 | 27 |
| 28 | 36491 | 702534 | 19·749 | ·3206 | ·01623 | 28 |
| 29 | 35087 | 667447 | 19·520 | ·3285 | ·01683 | 29 |
| 30 | 33733 | 633714 | 19·283 | ·3366 | ·01746 | 30 |
| 31 | 32424 | 601290 | 19·042 | ·3449 | ·01811 | 31 |
| 32 | 31159 | 570131 | 18·794 | ·3535 | ·01881 | 32 |
| 33 | 29936 | 540195 | 18·542 | ·3621 | ·01953 | 33 |
| 34 | 28754 | 511441 | 18·283 | ·3710 | ·02029 | 34 |
| 35 | 27611 | 483830 | 18·020 | ·3801 | ·02109 | 35 |
| 36 | 26505 | 457325 | 17·751 | ·3893 | ·02194 | 36 |
| 37 | 25435 | 431890 | 17·477 | ·3988 | ·02282 | 37 |
| 38 | 24400 | 407490 | 17·198 | ·4084 | ·02375 | 38 |
| 39 | 23398 | 384092 | 16·913 | ·4182 | ·02473 | 39 |
| 40 | 22427 | 361665 | 16·622 | ·4282 | ·02576 | 40 |
| 41 | 21487 | 340178 | 16·328 | ·4383 | ·02685 | 41 |
| 42 | 20575 | 319603 | 16·029 | ·4486 | ·02798 | 42 |
| 43 | 19693 | 299910 | 15·725 | ·4590 | ·02919 | 43 |
| 44 | 18839 | 281071 | 15·416 | ·4697 | ·03047 | 44 |
| 45 | 18012 | 263059 | 15·100 | ·4805 | ·03182 | 45 |
| 46 | 17214 | 245845 | 14·778 | ·4916 | ·03327 | 46 |
| 47 | 16441 | 229404 | 14·449 | ·5029 | ·03481 | 47 |
| 48 | 15693 | 213711 | 14·114 | ·5145 | ·03645 | 48 |
| 49 | 14968 | 198743 | 13·774 | ·5261 | ·03820 | 49 |
| 50 | 14263 | 184480 | 13·431 | ·5380 | ·04005 | 50 |
| 51 | 13576 | 170904 | 13·084 | ·5499 | ·04203 | 51 |
| 52 | 12907 | 157997 | 12·738 | ·5618 | ·04410 | 52 |
| 53 | 12252 | 145745 | 12·391 | ·5737 | ·04630 | 53 |
| 54 | 11614 | 134131 | 12·044 | ·5857 | ·04863 | 54 |

TABLE 89.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $P_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 10991 | 123140 | 11·698 | ·5976 | ·05108 | 55 |
| 56 | 10386 | 112754 | 11·351 | ·6095 | ·05369 | 56 |
| 57 | 9798·3 | 102955·5 | 11·003 | ·6215 | ·05649 | 57 |
| 58 | 9228·9 | 93726·6 | 10·651 | ·6336 | ·05949 | 58 |
| 59 | 8677·2 | 85049·4 | 10·296 | ·6458 | ·06273 | 59 |
| 60 | 8142·4 | 76907·0 | 9·940 | ·6581 | ·06620 | 60 |
| 61 | 7622·9 | 69284·1 | 9·583 | ·6703 | ·06995 | 61 |
| 62 | 7117·9 | 62166·2 | 9·228 | ·6825 | ·07396 | 62 |
| 63 | 6626·1 | 55540·1 | 8·876 | ·6946 | ·07826 | 63 |
| 64 | 6147·5 | 49392·6 | 8·529 | ·7066 | ·08285 | 64 |
| 65 | 5681·5 | 43711·1 | 8·187 | ·7184 | ·08774 | 65 |
| 66 | 5228·5 | 38482·6 | 7·853 | ·7299 | ·09294 | 66 |
| 67 | 4789·6 | 33693·0 | 7·527 | ·7411 | ·09845 | 67 |
| 68 | 4366·0 | 29327·0 | 7·209 | ·7520 | ·10431 | 68 |
| 69 | 3959·3 | 25367·7 | 6·899 | ·7627 | ·11055 | 69 |
| 70 | 3571·1 | 21796·6 | 6·595 | ·7731 | ·11723 | 70 |
| 71 | 3202·9 | 18593·7 | 6·296 | ·7834 | ·12443 | 71 |
| 72 | 2855·9 | 15737·8 | 6·001 | ·7936 | ·13224 | 72 |
| 73 | 2530·5 | 13207·3 | 5·710 | ·8036 | ·14073 | 73 |
| 74 | 2226·1 | 10981·2 | 5·422 | ·8135 | ·15003 | 74 |
| 75 | 1942·7 | 9038·5 | 5·141 | ·8231 | ·16011 | 75 |
| 76 | 1679·7 | 7358·8 | 4·868 | ·8325 | ·17102 | 76 |
| 77 | 1437·1 | 5921·7 | 4·608 | ·8415 | ·18261 | 77 |
| 78 | 1215·2 | 4706·5 | 4·359 | ·8500 | ·19501 | 78 |
| 79 | 1014·8 | 3691·7 | 4·122 | ·8582 | ·20820 | 79 |
| 80 | 836·32 | 2855·4 | 3·897 | ·8659 | ·22221 | 80 |
| 81 | 679·78 | 2175·62 | 3·682 | ·8733 | ·23719 | 81 |
| 82 | 544·49 | 1631·13 | 3·477 | ·8804 | ·25320 | 82 |
| 83 | 429·18 | 1201·95 | 3·279 | ·8872 | ·27057 | 83 |
| 84 | 332·49 | 869·46 | 3·093 | ·8936 | ·28891 | 84 |
| 85 | 252·71 | 616·75 | 2·917 | ·8997 | ·30842 | 85 |
| 86 | 188·23 | 428·52 | 2·752 | ·9053 | ·32897 | 86 |
| 87 | 137·19 | 291·33 | 2·597 | ·9107 | ·35066 | 87 |
| 88 | 97·96 | 193·37 | 2·445 | ·9159 | ·37480 | 88 |
| 89 | 68·48 | 124·89 | 2·293 | ·9211 | ·40171 | 89 |
| 90 | 46·90 | 77·99 | 2·131 | ·9267 | ·43486 | 90 |
| 91 | 31·37 | 46·62 | 1·951 | ·9329 | ·47816 | 91 |
| 92 | 20·39 | 26·23 | 1·749 | ·9398 | ·53735 | 92 |
| 93 | 12·69 | 13·54 | 1·525 | ·9475 | ·62134 | 93 |
| 94 | 7·37 | 6·17 | 1·288 | ·9557 | ·74200 | 94 |
| 95 | 3·85 | 2·32 | 1·042 | ·9641 | ·92529 | 95 |
| 96 | 1·69 | ·63 | ·798 | ·9725 | 1·21867 | 96 |
| 97 | ·53 | ·10 | ·604 | ·9792 | 1·62119 | 97 |
| 98 | ·10 | ·00 | ·416 | ·9857 | 2·36947 | 98 |
| 99 | .. | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 90. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 18·08 | 3·66 | 3·42 | 3·55 | 12·54 | 41·26 | 16 |
| 17 | 17·93 | 3·75 | 3·53 | 3·68 | 13·01 | 41·90 | 17 |
| 18 | 17·79 | 3·84 | 3·64 | 3·82 | 13·50 | 42·60 | 18 |
| 19 | 17·69 | 3·93 | 3·76 | 3·96 | 14·01 | 43·35 | 19 |
| 20 | 17·62 | 4·02 | 3·87 | 4·11 | 14·55 | 44·17 | 20 |
| 21 | 17·59 | 4·11 | 3·99 | 4·25 | 15·11 | 45·05 | 21 |
| 22 | 17·59 | 4·20 | 4·10 | 4·40 | 15·69 | 45·97 | 22 |
| 23 | 17·62 | 4·29 | 4·22 | 4·54 | 16·28 | 46·95 | 23 |
| 24 | 17·66 | 4·38 | 4·33 | 4·69 | 16·90 | 47·96 | 24 |
| 25 | 17·71 | 4·47 | 4·45 | 4·84 | 17·54 | 49·00 | 25 |
| 26 | 17·77 | 4·56 | 4·56 | 5·00 | 18·20 | 50·09 | 26 |
| 27 | 17·83 | 4·66 | 4·69 | 5·16 | 18·87 | 51·21 | 27 |
| 28 | 17·89 | 4·76 | 4·81 | 5·33 | 19·58 | 52·37 | 28 |
| 29 | 17·96 | 4·86 | 4·94 | 5·50 | 20·30 | 53·56 | 29 |
| 30 | 18·02 | 4·97 | 5·08 | 5·67 | 21·06 | 54·80 | 30 |
| 31 | 18·09 | 5·07 | 5·22 | 5·85 | 21·84 | 56·08 | 31 |
| 32 | 18·15 | 5·19 | 5·36 | 6·04 | 22·66 | 57·39 | 32 |
| 33 | 18·22 | 5·30 | 5·51 | 6·23 | 23·50 | 58·75 | 33 |
| 34 | 18·28 | 5·41 | 5·66 | 6·43 | 24·37 | 60·16 | 34 |
| 35 | 18·35 | 5·53 | 5·81 | 6·64 | 25·27 | 61·60 | 35 |
| 36 | 18·42 | 5·65 | 5·97 | 6·86 | 26·20 | 63·10 | 36 |
| 37 | 18·48 | 5·77 | 6·13 | 7·08 | 27·17 | 64·64 | 37 |
| 38 | 18·54 | 5·89 | 6·30 | 7·31 | 28·18 | 66·22 | 38 |
| 39 | 18·59 | 6·01 | 6·48 | 7·55 | 29·21 | 67·84 | 39 |
| 40 | 18·64 | 6·14 | 6·65 | 7·79 | 30·29 | 69·51 | 40 |
| 41 | 18·67 | 6·26 | 6·83 | 8·05 | 31·40 | 71·21 | 41 |
| 42 | 18·70 | 6·38 | 7·02 | 8·31 | 32·55 | 72·95 | 42 |
| 43 | 18·72 | 6·50 | 7·20 | 8·58 | 33·74 | 74·75 | 43 |
| 44 | 18·73 | 6·63 | 7·39 | 8·86 | 34·98 | 76·59 | 44 |
| 45 | 18·73 | 6·76 | 7·59 | 9·15 | 36·27 | 78·50 | 45 |
| 46 | 18·72 | 6·88 | 7·79 | 9·46 | 37·61 | 80·46 | 46 |
| 47 | 18·70 | 7·01 | 7·99 | 9·77 | 39·01 | 82·48 | 47 |
| 48 | 18·66 | 7·14 | 8·21 | 10·09 | 40·46 | 84·57 | 48 |
| 49 | 18·62 | 7·27 | 8·42 | 10·43 | 41·98 | 86·71 | 49 |
| 50 | 18·55 | 7·39 | 8·65 | 10·78 | 43·55 | 88·92 | 50 |
| 51 | 18·47 | 7·51 | 8·87 | 11·14 | 45·19 | 91·18 | 51 |
| 52 | 18·37 | 7·62 | 9·11 | 11·52 | 46·89 | 93·51 | 52 |
| 53 | 18·26 | 7·73 | 9·34 | 11·91 | 48·65 | 95·90 | 53 |
| 54 | 18·14 | 7·84 | 9·58 | 12·30 | 50·47 | 98·34 | 54 |

TABLE 90.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 18·00 | 7·95 | 9·82 | 12·72 | 52·37 | 100·85 | 55 |
| 56 | 17·85 | 8·04 | 10·05 | 13·14 | 54·34 | 103·42 | 56 |
| 57 | 17·66 | 8·14 | 10·28 | 13·57 | 56·40 | 106·04 | 57 |
| 58 | 17·45 | 8·22 | 10·49 | 13·98 | 58·55 | 108·70 | 58 |
| 59 | 17·21 | 8·30 | 10·70 | 14·40 | 60·81 | 111·42 | 59 |
| 60 | 16·94 | 8·36 | 10·89 | 14·82 | 63·18 | 114·19 | 60 |
| 61 | 16·64 | 8·40 | 11·07 | 15·22 | 65·65 | 116·98 | 61 |
| 62 | 16·30 | 8·42 | 11·22 | 15·62 | 68·23 | 119·79 | 62 |
| 63 | 15·93 | 8·42 | 11·36 | 15·99 | 70·87 | 122·57 | 63 |
| 64 | 15·52 | 8·40 | 11·47 | 16·33 | 73·57 | 125·29 | 64 |
| 65 | 15·08 | 8·35 | 11·55 | 16·65 | 76·30 | 127·93 | 65 |
| 66 | 14·60 | 8·28 | 11·61 | 16·94 | 79·06 | 130·48 | 66 |
| 67 | 14·08 | 8·18 | 11·63 | 17·19 | 81·83 | 132·91 | 67 |
| 68 | 13·52 | 8·05 | 11·60 | 17·39 | 84·61 | 135·17 | 68 |
| 69 | 12·91 | 7·89 | 11·52 | 17·50 | 87·36 | 137·18 | 69 |
| 70 | 12·29 | 7·68 | 11·37 | 17·50 | 90·02 | 138·86 | 70 |
| 71 | 11·64 | 7·44 | 11·14 | 17·38 | 92·52 | 140·12 | 71 |
| 72 | 10·99 | 7·17 | 10·85 | 17·13 | 94·74 | 140·88 | 72 |
| 73 | 10·33 | 6·87 | 10·50 | 16·76 | 96·63 | 141·09 | 73 |
| 74 | 9·67 | 6·55 | 10·09 | 16·29 | 98·13 | 140·73 | 74 |
| 75 | 9·01 | 6·22 | 9·64 | 15·71 | 99·21 | 139·79 | 75 |
| 76 | 8·35 | 5·87 | 9·15 | 15·03 | 99·88 | 138·28 | 76 |
| 77 | 7·70 | 5·51 | 8·62 | 14·30 | 100·16 | 136·29 | 77 |
| 78 | 7·07 | 5·14 | 8·07 | 13·49 | 100·08 | 133·85 | 78 |
| 79 | 6·46 | 4·77 | 7·48 | 12·68 | 99·62 | 131·01 | 79 |
| 80 | 5·89 | 4·39 | 6·89 | 11·82 | 98·73 | 127·73 | 80 |
| 81 | 5·36 | 4·03 | 6·33 | 10·96 | 97·31 | 123·99 | 81 |
| 82 | 4·87 | 3·67 | 5·81 | 10·11 | 95·33 | 119·79 | 82 |
| 83 | 4·41 | 3·35 | 5·35 | 9·27 | 92·84 | 115·22 | 83 |
| 84 | 3·99 | 3·05 | 4·95 | 8·49 | 89·96 | 110·45 | 84 |
| 85 | 3·58 | 2·80 | 4·61 | 7·80 | 86·88 | 105·68 | 85 |
| 86 | 3·22 | 2·58 | 4·32 | 7·19 | 83·72 | 101·02 | 86 |
| 87 | 2·90 | 2·40 | 4·05 | 6·66 | 80·53 | 96·55 | 87 |
| 88 | 2·66 | 2·24 | 3·81 | 6·22 | 77·05 | 91·98 | 88 |
| 89 | 2·50 | 2·11 | 3·58 | 5·84 | 73·08 | 87·10 | 89 |
| 90 | 2·32 | 1·96 | 3·33 | 5·43 | 68·48 | 81·53 | 90 |
| 91 | 2·13 | 1·80 | 3·05 | 4·99 | 63·07 | 75·04 | 91 |
| 92 | 1·92 | 1·62 | 2·74 | 4·48 | 56·70 | 67·46 | 92 |
| 93 | 1·68 | 1·42 | 2·41 | 3·93 | 49·73 | 59·17 | 93 |
| 94 | 1·43 | 1·21 | 2·05 | 3·35 | 42·40 | 50·44 | 94 |
| 95 | 1·18 | 1·00 | 1·70 | 2·77 | 34·98 | 41·63 | 95 |
| 96 | ·93 | ·79 | 1·34 | 2·19 | 27·66 | 32·91 | 96 |
| 97 | ·73 | ·64 | 1·05 | 1·73 | 21·83 | 25·98 | 97 |
| 98 | ·49 | ·49 | ·78 | 1·26 | 15·63 | 18·64 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 91. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1042803 | 1254042 | 1451352 | 204724 | 723209 | 16 |
| 17 | 996599 | 1205120 | 1401467 | 204724 | 723209 | 17 |
| 18 | 953159 | 1158951 | 1354206 | 204724 | 723209 | 18 |
| 19 | 912880 | 1115833 | 1309826 | 204513 | 723209 | 19 |
| 20 | 875803 | 1075768 | 1268292 | 204058 | 723209 | 20 |
| 21 | 841758 | 1038554 | 1229370 | 203424 | 723014 | 21 |
| 22 | 810301 | 1003763 | 1192654 | 202531 | 722592 | 22 |
| 23 | 780885 | 970957 | 1157770 | 201356 | 721869 | 23 |
| 24 | 753059 | 939740 | 1124379 | 200009 | 720825 | 24 |
| 25 | 726499 | 909833 | 1092256 | 198586 | 719487 | 25 |
| 26 | 701032 | 881066 | 1061237 | 197178 | 717917 | 26 |
| 27 | 676538 | 853321 | 1031248 | 195785 | 716176 | 27 |
| 28 | 652909 | 826529 | 1002223 | 194370 | 714353 | 28 |
| 29 | 630080 | 800622 | 974098 | 192902 | 712421 | 29 |
| 30 | 607959 | 775473 | 946747 | 191389 | 710391 | 30 |
| 31 | 586496 | 751033 | 920124 | 189802 | 708241 | 31 |
| 32 | 565645 | 727226 | 894156 | 188148 | 705953 | 32 |
| 33 | 545396 | 704045 | 868837 | 186469 | 703448 | 33 |
| 34 | 525739 | 681454 | 844104 | 184855 | 700720 | 34 |
| 35 | 506663 | 659420 | 819900 | 183278 | 697761 | 35 |
| 36 | 488132 | 637913 | 796202 | 181708 | 694569 | 36 |
| 37 | 470060 | 616855 | 772911 | 180098 | 691142 | 37 |
| 38 | 452397 | 596177 | 749966 | 178405 | 687479 | 38 |
| 39 | 435050 | 575772 | 727267 | 176637 | 683513 | 39 |
| 40 | 418007 | 555614 | 704772 | 174805 | 679229 | 40 |
| 41 | 401236 | 535704 | 682469 | 172896 | 674619 | 41 |
| 42 | 384751 | 516044 | 660370 | 170961 | 669678 | 42 |
| 43 | 368587 | 496679 | 638509 | 168988 | 664465 | 43 |
| 44 | 352773 | 477668 | 616936 | 166966 | 659014 | 44 |
| 45 | 337318 | 459007 | 595678 | 164903 | 653340 | 45 |
| 46 | 322210 | 440694 | 574759 | 162790 | 647441 | 46 |
| 47 | 307423 | 422710 | 554151 | 160620 | 641334 | 47 |
| 48 | 292902 | 404961 | 533751 | 158403 | 634974 | 48 |
| 49 | 278618 | 387382 | 513474 | 156136 | 628291 | 49 |
| 50 | 264562 | 369936 | 493267 | 153783 | 621190 | 50 |
| 51 | 250730 | 352639 | 473117 | 151306 | 613523 | 51 |
| 52 | 237135 | 335496 | 453022 | 148687 | 605169 | 52 |
| 53 | 223792 | 318532 | 432989 | 145895 | 596065 | 53 |
| 54 | 210717 | 301771 | 413031 | 142937 | 586175 | 54 |

TABLE 91.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 197904 | 285229 | 393145 | 139785 | 575565 | 55 |
| 56 | 185349 | 268903 | 373303 | 136441 | 564335 | 56 |
| 57 | 173061 | 252802 | 353510 | 132870 | 552582 | 57 |
| 58 | 161059 | 236948 | 333795 | 129057 | 540361 | 58 |
| 59 | 149353 | 221349 | 314178 | 124985 | 527670 | 59 |
| 60 | 137954 | 205990 | 294658 | 120647 | 514430 | 60 |
| 61 | 126852 | 190869 | 275228 | 116036 | 500484 | 61 |
| 62 | 116052 | 175980 | 255867 | 111138 | 485624 | 62 |
| 63 | 105570 | 161363 | 236621 | 105924 | 469606 | 63 |
| 64 | 95438·6 | 147064 | 217553 | 100402 | 452255 | 64 |
| 65 | 85684·9 | 133131 | 198749 | 94609 | 433492 | 65 |
| 66 | 76334·9 | 119632 | 180311 | 88579 | 413347 | 66 |
| 67 | 67429·0 | 106621 | 162309 | 82352 | 391936 | 67 |
| 68 | 59006·7 | 94163·7 | 144819 | 75921 | 369409 | 68 |
| 69 | 51132·3 | 82358·7 | 127968 | 69281 | 345886 | 69 |
| 70 | 43874·6 | 71308·7 | 111906 | 62497 | 321479 | 70 |
| 71 | 37281·9 | 61114·7 | 96808·5 | 55670·5 | 296317 | 71 |
| 72 | 31373·5 | 51846·4 | 82836·5 | 48939·5 | 270570 | 72 |
| 73 | 26134·5 | 43521·1 | 70082·5 | 42408·5 | 244526 | 73 |
| 74 | 21525·0 | 36112·6 | 58575·5 | 36250·5 | 218451 | 74 |
| 75 | 17502·0 | 29580·5 | 48309·5 | 30511·5 | 192735 | 75 |
| 76 | 14026·6 | 23883·4 | 39254·7 | 25253·3 | 167765 | 76 |
| 77 | 11067·7 | 18983·6 | 31377·2 | 20535·8 | 143943 | 77 |
| 78 | 8589·67 | 14836·8 | 24639·8 | 16405·2 | 121619 | 78 |
| 79 | 6558·67 | 11396·2 | 18983·4 | 12863·6 | 101100 | 79 |
| 80 | 4928·37 | 8602·40 | 14366·2 | 9891·5 | 82567·3 | 80 |
| 81 | 3644·77 | 6381·90 | 10683·6 | 7454·6 | 66150·3 | 81 |
| 82 | 2651·79 | 4652·00 | 7814·64 | 5503·56 | 51904·3 | 82 |
| 83 | 1894·24 | 3330·30 | 5626·04 | 3981·16 | 39844·3 | 83 |
| 84 | 1325·28 | 2340·61 | 3987·54 | 2825·46 | 29911·5 | 84 |
| 85 | 906·02 | 1613·33 | 2779·04 | 1970·76 | 21956·7 | 85 |
| 86 | 605·79 | 1091·84 | 1904·10 | 1352·50 | 15757·9 | 86 |
| 87 | 398·38 | 727·82 | 1283·66 | 914·14 | 11047·0 | 87 |
| 88 | 260·38 | 480·19 | 853·12 | 609·18 | 7547·52 | 88 |
| 89 | 170·93 | 315·23 | 560·05 | 399·95 | 5004·72 | 89 |
| 90 | 108·93 | 200·90 | 356·92 | 254·88 | 3211·72 | 90 |
| 91 | 66·88 | 123·35 | 219·15 | 156·45 | 1978·72 | 91 |
| 92 | 39·08 | 72·08 | 128·06 | 91·42 | 1156·21 | 92 |
| 93 | 21·32 | 39·33 | 69·87 | 49·88 | 630·82 | 93 |
| 94 | 10·56 | 19·48 | 34·61 | 24·70 | 312·44 | 94 |
| 95 | 4·55 | 8·39 | 14·91 | 10·63 | 134·54 | 95 |
| 96 | 1·58 | 2·92 | 5·19 | 3·70 | 46·81 | 96 |
| 97 | ·39 | ·73 | 1·29 | ·92 | 11·64 | 97 |
| 98 | ·05 | ·10 | ·18 | ·13 | 1·61 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 92. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 21·42 | 4·41 | 4·02 | 4·17 | 15·15 | 49·17 | 16 |
| 17 | 21·27 | 4·52 | 4·15 | 4·32 | 15·72 | 49·99 | 17 |
| 18 | 21·15 | 4·64 | 4·29 | 4·48 | 16·31 | 50·87 | 18 |
| 19 | 21·06 | 4·76 | 4·43 | 4·65 | 16·93 | 51·83 | 19 |
| 20 | 21·02 | 4·88 | 4·56 | 4·81 | 17·58 | 52·85 | 20 |
| 21 | 21·01 | 5·00 | 4·70 | 4·98 | 18·25 | 53·93 | 21 |
| 22 | 21·04 | 5·11 | 4·83 | 5·15 | 18·94 | 55·06 | 22 |
| 23 | 21·08 | 5·22 | 4·97 | 5·32 | 19·66 | 56·26 | 23 |
| 24 | 21·14 | 5·33 | 5·11 | 5·50 | 20·41 | 57·50 | 24 |
| 25 | 21·20 | 5·45 | 5·26 | 5·69 | 21·19 | 58·79 | 25 |
| 26 | 21·27 | 5·57 | 5·41 | 5·87 | 22·01 | 60·13 | 26 |
| 27 | 21·34 | 5·69 | 5·57 | 6·07 | 22·85 | 61·52 | 27 |
| 28 | 21·41 | 5·82 | 5·73 | 6·27 | 23·73 | 62·95 | 28 |
| 29 | 21·49 | 5·95 | 5·89 | 6·47 | 24·63 | 64·43 | 29 |
| 30 | 21·58 | 6·08 | 6·05 | 6·68 | 25·57 | 65·96 | 30 |
| 31 | 21·66 | 6·22 | 6·22 | 6·89 | 26·54 | 67·53 | 31 |
| 32 | 21·73 | 6·35 | 6·39 | 7·11 | 27·55 | 69·13 | 32 |
| 33 | 21·79 | 6·49 | 6·56 | 7·34 | 28·59 | 70·76 | 33 |
| 34 | 21·84 | 6·62 | 6·73 | 7·58 | 29·67 | 72·43 | 34 |
| 35 | 21·87 | 6·75 | 6·91 | 7·82 | 30·77 | 74·12 | 35 |
| 36 | 21·89 | 6·88 | 7·09 | 8·07 | 31·91 | 75·84 | 36 |
| 37 | 21·91 | 7·01 | 7·28 | 8·32 | 33·09 | 77·60 | 37 |
| 38 | 21·91 | 7·14 | 7·47 | 8·58 | 34·31 | 79·42 | 38 |
| 39 | 21·91 | 7·28 | 7·66 | 8·86 | 35·59 | 81·29 | 39 |
| 40 | 21·91 | 7·42 | 7·86 | 9·13 | 36·92 | 83·23 | 40 |
| 41 | 21·90 | 7·55 | 8·06 | 9·42 | 38·30 | 85·24 | 41 |
| 42 | 21·89 | 7·70 | 8·27 | 9·71 | 39·75 | 87·31 | 42 |
| 43 | 21·86 | 7·84 | 8·48 | 10·01 | 41·25 | 89·43 | 43 |
| 44 | 21·81 | 7·97 | 8·70 | 10·32 | 42·80 | 91·60 | 44 |
| 45 | 21·74 | 8·10 | 8·91 | 10·64 | 44·41 | 93·80 | 45 |
| 46 | 21·66 | 8·21 | 9·13 | 10·98 | 46·06 | 96·05 | 46 |
| 47 | 21·57 | 8·32 | 9·34 | 11·35 | 47·76 | 98·35 | 47 |
| 48 | 21·46 | 8·44 | 9·55 | 11·74 | 49·50 | 100·69 | 48 |
| 49 | 21·32 | 8·54 | 9·76 | 12·14 | 51·30 | 103·06 | 49 |
| 50 | 21·17 | 8·65 | 9·97 | 12·55 | 53·15 | 105·49 | 50 |
| 51 | 21·00 | 8·76 | 10·19 | 12·96 | 55·08 | 107·99 | 51 |
| 52 | 20·81 | 8·86 | 10·43 | 13·38 | 57·10 | 110·58 | 52 |
| 53 | 20·60 | 8·97 | 10·68 | 13·79 | 59·24 | 113·28 | 53 |
| 54 | 20·37 | 9·08 | 10·93 | 14·22 | 61·49 | 116·10 | 54 |

TABLE 92.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 20·11 | 9·19 | 11·19 | 14·67 | 63·85 | 119·02 | 55 |
| 56 | 19·82 | 9·28 | 11·44 | 15·13 | 66·31 | 121·99 | 56 |
| 57 | 19·49 | 9·34 | 11·68 | 15·61 | 68·85 | 124·98 | 57 |
| 58 | 19·12 | 9·38 | 11·89 | 16·11 | 71·47 | 127·97 | 58 |
| 59 | 18·71 | 9·39 | 12·07 | 16·61 | 74·17 | 130·94 | 59 |
| 60 | 18·26 | 9·37 | 12·21 | 17·13 | 76·94 | 133·92 | 60 |
| 61 | 17·78 | 9·33 | 12·32 | 17·63 | 79·82 | 136·88 | 61 |
| 62 | 17·26 | 9·26 | 12·38 | 18·10 | 82·81 | 139·81 | 62 |
| 63 | 16·70 | 9·16 | 12·41 | 18·52 | 85·91 | 142·70 | 63 |
| 64 | 16·11 | 9·03 | 12·40 | 18·86 | 89·13 | 145·53 | 64 |
| 65 | 15·50 | 8·88 | 12·35 | 19·13 | 92·45 | 148·31 | 65 |
| 66 | 14·88 | 8·72 | 12·28 | 19·32 | 95·80 | 150·99 | 66 |
| 67 | 14·26 | 8·55 | 12·17 | 19·44 | 99·10 | 153·53 | 67 |
| 68 | 13·63 | 8·37 | 12·03 | 19·51 | 102·28 | 155·81 | 68 |
| 69 | 12·97 | 8·14 | 11·82 | 19·49 | 105·25 | 157·68 | 69 |
| 70 | 12·26 | 7·87 | 11·54 | 19·39 | 107·92 | 158·99 | 70 |
| 71 | 11·49 | 7·55 | 11·19 | 19·16 | 110·20 | 159·58 | 71 |
| 72 | 10·66 | 7·17 | 10·75 | 18·76 | 111·99 | 159·34 | 72 |
| 73 | 9·82 | 6·77 | 10·26 | 18·19 | 113·20 | 158·24 | 73 |
| 74 | 8·99 | 6·36 | 9·73 | 17·49 | 113·83 | 156·39 | 74 |
| 75 | 8·18 | 5·95 | 9·17 | 16·71 | 113·90 | 153·91 | 75 |
| 76 | 7·42 | 5·55 | 8·60 | 15·84 | 113·55 | 150·95 | 76 |
| 77 | 6·69 | 5·15 | 8·02 | 14·93 | 112·86 | 147·64 | 77 |
| 78 | 6·02 | 4·74 | 7·43 | 14·06 | 111·83 | 144·08 | 78 |
| 79 | 5·44 | 4·32 | 6·87 | 13·22 | 110·37 | 140·22 | 79 |
| 80 | 4·95 | 3·90 | 6·37 | 12·42 | 108·42 | 136·05 | 80 |
| 81 | 4·56 | 3·48 | 5·94 | 11·64 | 105·84 | 131·46 | 81 |
| 82 | 4·27 | 3·09 | 5·61 | 10·88 | 102·60 | 126·45 | 82 |
| 83 | 4·03 | 2·75 | 5·29 | 10·16 | 98·93 | 121·16 | 83 |
| 84 | 3·80 | 2·48 | 5·00 | 9·47 | 95·07 | 115·82 | 84 |
| 85 | 3·59 | 2·28 | 4·71 | 8·86 | 91·38 | 110·82 | 85 |
| 86 | 3·39 | 2·13 | 4·45 | 8·31 | 88·11 | 106·39 | 86 |
| 87 | 3·20 | 2·01 | 4·21 | 7·85 | 85·31 | 102·57 | 87 |
| 88 | 3·02 | 1·89 | 3·96 | 7·40 | 82·62 | 98·90 | 88 |
| 89 | 2·83 | 1·78 | 3·72 | 6·95 | 79·59 | 94·87 | 89 |
| 90 | 2·64 | 1·66 | 3·46 | 6·46 | 75·59 | 89·81 | 90 |
| 91 | 2·42 | 1·52 | 3·18 | 5·93 | 69·38 | 82·43 | 91 |
| 92 | 2·18 | 1·37 | 2·86 | 5·33 | 62·37 | 74·11 | 92 |
| 93 | 1·91 | 1·20 | 2·51 | 4·68 | 54·70 | 64·99 | 93 |
| 94 | 1·63 | 1·02 | 2·14 | 3·99 | 46·64 | 55·41 | 94 |
| 95 | 1·34 | ·85 | 1·76 | 3·29 | 38·48 | 45·72 | 95 |
| 96 | 1·06 | ·67 | 1·39 | 2·61 | 30·43 | 36·16 | 96 |
| 97 | ·83 | ·54 | 1·09 | 2·06 | 24·03 | 28·55 | 97 |
| 98 | ·58 | ·39 | ·78 | 1·46 | 17·28 | 20·48 | 98 |
| 99 | ... | ... | ... | ... | | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 93. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1235256 | 1489489 | 1721540 | 240218 | 873955 | 16 |
| 17 | 1182597 | 1433772 | 1664634 | 240218 | 873955 | 17 |
| 18 | 1133208 | 1381600 | 1611152 | 240218 | 873955 | 18 |
| 19 | 1087250 | 1333013 | 1561408 | 239850 | 873902 | 19 |
| 20 | 1044754 | 1287377 | 1514201 | 239192 | 873649 | 20 |
| 21 | 1005539 | 1244602 | 1469475 | 238266 | 873161 | 21 |
| 22 | 969011 | 1204271 | 1426984 | 237092 | 872457 | 22 |
| 23 | 934534 | 1165907 | 1386316 | 235827 | 871553 | 23 |
| 24 | 901578 | 1129037 | 1347143 | 234522 | 870553 | 24 |
| 25 | 869831 | 1093358 | 1309205 | 233184 | 869507 | 25 |
| 26 | 839173 | 1058838 | 1272432 | 231776 | 868421 | 26 |
| 27 | 809687 | 1025599 | 1236910 | 230267 | 867221 | 27 |
| 28 | 781369 | 993634 | 1202675 | 228666 | 865845 | 28 |
| 29 | 754139 | 962861 | 1169541 | 226984 | 864270 | 29 |
| 30 | 727821 | 932999 | 1137236 | 225229 | 862516 | 30 |
| 31 | 702157 | 903796 | 1105454 | 223444 | 860597 | 31 |
| 32 | 677015 | 874999 | 1073987 | 221632 | 858436 | 32 |
| 33 | 652276 | 846473 | 1042743 | 219769 | 855932 | 33 |
| 34 | 627895 | 818219 | 1011731 | 217833 | 852998 | 34 |
| 35 | 603888 | 790268 | 981018 | 215805 | 849588 | 35 |
| 36 | 580298 | 762674 | 950611 | 213721 | 845747 | 36 |
| 37 | 557215 | 735540 | 920621 | 211618 | 841566 | 37 |
| 38 | 534694 | 708958 | 891150 | 209424 | 837182 | 38 |
| 39 | 512760 | 683010 | 862239 | 207178 | 832542 | 39 |
| 40 | 491433 | 657721 | 833949 | 204841 | 827923 | 40 |
| 41 | 470667 | 633003 | 806180 | 202404 | 823006 | 41 |
| 42 | 450355 | 608717 | 778824 | 199797 | 817812 | 42 |
| 43 | 430427 | 584743 | 751730 | 197079 | 812297 | 43 |
| 44 | 410857 | 560994 | 724802 | 194324 | 806365 | 44 |
| 45 | 391662 | 537470 | 698018 | 191635 | 799935 | 45 |
| 46 | 372891 | 514261 | 671411 | 189082 | 792927 | 46 |
| 47 | 354571 | 491449 | 645033 | 186659 | 785256 | 47 |
| 48 | 336677 | 469058 | 618931 | 184266 | 776871 | 48 |
| 49 | 319174 | 447034 | 593106 | 181752 | 767783 | 49 |
| 50 | 301991 | 425351 | 567565 | 179035 | 758037 | 50 |
| 51 | 285111 | 403991 | 542378 | 175986 | 747754 | 51 |
| 52 | 268564 | 382970 | 517584 | 172637 | 737005 | 52 |
| 53 | 252366 | 362321 | 493162 | 169027 | 725838 | 53 |
| 54 | 236536 | 342053 | 469052 | 165222 | 714171 | 54 |

TABLE 93.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 221056 | 322065 | 445098 | 161245 | 701855 | 55 |
| 56 | 205873 | 302234 | 421089 | 157164 | 688712 | 56 |
| 57 | 190982 | 282532 | 396948 | 152967 | 674639 | 57 |
| 58 | 176460 | 263026 | 372735 | 148631 | 659584 | 58 |
| 59 | 162347 | 243820 | 348526 | 144148 | 643546 | 59 |
| 60 | 148703 | 225014 | 324441 | 139448 | 626506 | 60 |
| 61 | 135552 | 206671 | 300558 | 134399 | 608462 | 61 |
| 62 | 122873 | 188769 | 276894 | 128853 | 589403 | 62 |
| 63 | 110681 | 171350 | 253554 | 122712 | 569264 | 63 |
| 64 | 99036·7 | 154535 | 230739 | 115952 | 547942 | 64 |
| 65 | 88047·7 | 138503 | 208683 | 108658 | 525248 | 65 |
| 66 | 77786·7 | 123390 | 187589 | 100982 | 500883 | 66 |
| 67 | 68295·1 | 109263 | 167565 | 93111 | 474656 | 67 |
| 68 | 59515·8 | 96045·7 | 148547 | 85165 | 446557 | 68 |
| 69 | 51366·9 | 83611·7 | 130410 | 77211 | 416707 | 69 |
| 70 | 43785·5 | 71902·7 | 113125 | 69276 | 385377 | 70 |
| 71 | 36790·1 | 60957·7 | 96788·5 | 61374·5 | 352965 | 71 |
| 72 | 30458·0 | 50932·7 | 81642·5 | 53573·5 | 319839 | 72 |
| 73 | 24853·1 | 41975·1 | 67938·5 | 46033·5 | 286449 | 73 |
| 74 | 20008·4 | 34160·4 | 55818·5 | 38938·5 | 253389 | 74 |
| 75 | 15897·9 | 27453·4 | 45273·5 | 32429·5 | 221282 | 75 |
| 76 | 12456·9 | 21774·4 | 36218·7 | 26584·3 | 190732 | 76 |
| 77 | 9614·72 | 17011·5 | 28529·5 | 21454·5 | 162187 | 77 |
| 78 | 7320·82 | 13076·6 | 22107·4 | 17083·6 | 135886 | 78 |
| 79 | 5518·12 | 9900·99 | 16874·0 | 13421·0 | 112007 | 79 |
| 80 | 4138·32 | 7399·19 | 12722·5 | 10385·5 | 90675·0 | 80 |
| 81 | 3102·22 | 5469·29 | 9505·35 | 7911·05 | 71950·0 | 81 |
| 82 | 2324·33 | 4006·39 | 7059·85 | 5925·55 | 55865·0 | 82 |
| 83 | 1729·57 | 2909·19 | 5181·35 | 4361·05 | 42458·0 | 83 |
| 84 | 1264·37 | 2089·01 | 3750·05 | 3152·35 | 31609·0 | 84 |
| 85 | 907·01 | 1482·30 | 2673·85 | 2238·65 | 23093·9 | 85 |
| 86 | 637·79 | 1038·01 | 1875·87 | 1563·33 | 16585·4 | 86 |
| 87 | 439·14 | 714·72 | 1291·62 | 1076·48 | 11702·8 | 87 |
| 88 | 295·63 | 481·16 | 869·53 | 724·71 | 8093·28 | 88 |
| 89 | 194·07 | 315·87 | 570·82 | 475·72 | 5450·28 | 89 |
| 90 | 123·68 | 201·31 | 363·78 | 303·16 | 3544·98 | 90 |
| 91 | 75·94 | 123·61 | 223·36 | 186·18 | 2176·58 | 91 |
| 92 | 44·37 | 72·23 | 130·51 | 108·78 | 1271·83 | 92 |
| 93 | 24·21 | 39·41 | 71·20 | 59·35 | 693·91 | 93 |
| 94 | 11·99 | 19·52 | 35·26 | 29·40 | 343·69 | 94 |
| 95 | 5·16 | 8·41 | 15·18 | 12·67 | 148·00 | 95 |
| 96 | 1·79 | 2·93 | 5·28 | 4·41 | 51·50 | 96 |
| 97 | ·44 | ·73 | 1·31 | 1·10 | 12·81 | 97 |
| 98 | ·06 | ·10 | ·18 | ·15 | 1·78 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 94. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 25·68 | 5·13 | 4·73 | 5·01 | 17·35 | 57·91 | 16 |
| 17 | 25·42 | 5·22 | 4·84 | 5·19 | 18·00 | 58·68 | 17 |
| 18 | 25·18 | 5·31 | 4·96 | 5·39 | 18·68 | 59·52 | 18 |
| 19 | 24·98 | 5·41 | 5·08 | 5·58 | 19·39 | 60·44 | 19 |
| 20 | 24·83 | 5·51 | 5·22 | 5·77 | 20·13 | 61·45 | 20 |
| 21 | 24·72 | 5·61 | 5·35 | 5·96 | 20·90 | 62·54 | 21 |
| 22 | 24·67 | 5·72 | 5·50 | 6·15 | 21·69 | 63·73 | 22 |
| 23 | 24·66 | 5·83 | 5·65 | 6·34 | 22·51 | 64·99 | 23 |
| 24 | 24·68 | 5·95 | 5·80 | 6·55 | 23·36 | 66·33 | 24 |
| 25 | 24·71 | 6·07 | 5·96 | 6·76 | 24·22 | 67·73 | 25 |
| 26 | 24·76 | 6·19 | 6·12 | 6·98 | 25·11 | 69·16 | 26 |
| 27 | 24·81 | 6·32 | 6·28 | 7·21 | 26·02 | 70·64 | 27 |
| 28 | 24·85 | 6·45 | 6·45 | 7·44 | 26·95 | 72·14 | 28 |
| 29 | 24·89 | 6·58 | 6·62 | 7·68 | 27·92 | 73·68 | 29 |
| 30 | 24·91 | 6·71 | 6·80 | 7·92 | 28·92 | 75·26 | 30 |
| 31 | 24·92 | 6·85 | 6·99 | 8·17 | 29·95 | 76·88 | 31 |
| 32 | 24·93 | 6·98 | 7·18 | 8·43 | 31·04 | 78·56 | 32 |
| 33 | 24·92 | 7·12 | 7·38 | 8·71 | 32·17 | 80·29 | 33 |
| 34 | 24·91 | 7·25 | 7·58 | 9·00 | 33·35 | 82·09 | 34 |
| 35 | 24·90 | 7·39 | 7·78 | 9·30 | 34·59 | 83·96 | 35 |
| 36 | 24·87 | 7·53 | 7·99 | 9·61 | 35·89 | 85·88 | 36 |
| 37 | 24·84 | 7·66 | 8·19 | 9·92 | 37·24 | 87·85 | 37 |
| 38 | 24·80 | 7·79 | 8·39 | 10·22 | 38·65 | 89·85 | 38 |
| 39 | 24·74 | 7·91 | 8·59 | 10·53 | 40·10 | 91·88 | 39 |
| 40 | 24·68 | 8·04 | 8·80 | 10·83 | 41·60 | 93·94 | 40 |
| 41 | 24·61 | 8·17 | 9·00 | 11·13 | 43·16 | 96·06 | 41 |
| 42 | 24·53 | 8·29 | 9·20 | 11·43 | 44·77 | 98·23 | 42 |
| 43 | 24·44 | 8·41 | 9·42 | 11·73 | 46·45 | 100·46 | 43 |
| 44 | 24·34 | 8·54 | 9·64 | 12·06 | 48·21 | 102·78 | 44 |
| 45 | 24·22 | 8·66 | 9·86 | 12·39 | 50·04 | 105·17 | 45 |
| 46 | 24·09 | 8·78 | 10·10 | 12·73 | 51·95 | 107·65 | 46 |
| 47 | 23·94 | 8·90 | 10·34 | 13·10 | 53·95 | 110·23 | 47 |
| 48 | 23·78 | 9·03 | 10·58 | 13·49 | 56·04 | 112·92 | 48 |
| 49 | 23·61 | 9·16 | 10·84 | 13·90 | 58·22 | 115·72 | 49 |
| 50 | 23·43 | 9·29 | 11·10 | 14·35 | 60·50 | 118·67 | 50 |
| 51 | 23·25 | 9·43 | 11·38 | 14·82 | 62·88 | 121·76 | 51 |
| 52 | 23·06 | 9·58 | 11·65 | 15·31 | 65·38 | 124·98 | 52 |
| 53 | 22·87 | 9·72 | 11·94 | 15·82 | 67·99 | 128·33 | 53 |
| 54 | 22·65 | 9·86 | 12·22 | 16·35 | 70·71 | 131·79 | 54 |

TABLE 94.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 22·40 | 10·00 | 12·49 | 16·90 | 73·55 | 135·34 | 55 |
| 56 | 22·11 | 10·12 | 12·75 | 17·46 | 76·50 | 138·95 | 56 |
| 57 | 21·77 | 10·23 | 13·01 | 18·04 | 79·58 | 142·63 | 57 |
| 58 | 21·36 | 10·31 | 13·27 | 18·62 | 82·77 | 146·33 | 58 |
| 59 | 20·88 | 10·38 | 13·51 | 19·19 | 86·07 | 150·02 | 59 |
| 60 | 20·32 | 10·40 | 13·72 | 19·75 | 89·49 | 153·68 | 60 |
| 61 | 19·70 | 10·37 | 13·91 | 20·24 | 93·02 | 157·24 | 61 |
| 62 | 19·02 | 10·29 | 14·05 | 20·65 | 96·67 | 160·68 | 62 |
| 63 | 18·30 | 10·17 | 14·13 | 21·00 | 100·40 | 164·00 | 63 |
| 64 | 17·54 | 10·00 | 14·15 | 21·26 | 104·21 | 167·16 | 64 |
| 65 | 16·78 | 9·78 | 14·12 | 21·42 | 108·05 | 170·14 | 65 |
| 66 | 15·99 | 9·53 | 14·01 | 21·50 | 111·85 | 172·88 | 66 |
| 67 | 15·19 | 9·25 | 13·83 | 21·50 | 115·54 | 175·31 | 67 |
| 68 | 14·38 | 8·94 | 13·55 | 21·43 | 119·04 | 177·34 | 68 |
| 69 | 13·54 | 8·59 | 13·18 | 21·26 | 122·30 | 178·88 | 69 |
| 70 | 12·71 | 8·21 | 12·72 | 20·88 | 125·32 | 179·83 | 70 |
| 71 | 11·87 | 7·80 | 12·16 | 20·30 | 128·06 | 180·19 | 71 |
| 72 | 11·05 | 7·36 | 11·54 | 19·45 | 130·50 | 179·90 | 72 |
| 73 | 10·28 | 6·90 | 10·88 | 18·35 | 132·52 | 178·93 | 73 |
| 74 | 9·57 | 6·45 | 10·22 | 17·07 | 134·11 | 177·42 | 74 |
| 75 | 8·93 | 6·03 | 9·58 | 15·75 | 135·17 | 175·46 | 75 |
| 76 | 8·36 | 5·64 | 9·00 | 14·46 | 135·67 | 173·13 | 76 |
| 77 | 7·87 | 5·30 | 8·47 | 13·30 | 135·58 | 170·52 | 77 |
| 78 | 7·44 | 4·98 | 8·01 | 12·34 | 134·87 | 167·63 | 78 |
| 79 | 7·03 | 4·67 | 7·57 | 11·56 | 133·46 | 164·30 | 79 |
| 80 | 6·65 | 4·38 | 7·16 | 10·93 | 131·33 | 160·45 | 80 |
| 81 | 6·29 | 4·09 | 6·77 | 10·35 | 128·41 | 155·90 | 81 |
| 82 | 5·94 | 3·80 | 6·39 | 9·77 | 124·66 | 150·56 | 82 |
| 83 | 5·61 | 3·51 | 6·03 | 9·23 | 120·20 | 144·58 | 83 |
| 84 | 5·29 | 3·22 | 5·69 | 8·71 | 115·14 | 138·05 | 84 |
| 85 | 4·99 | 2·94 | 5·37 | 8·22 | 109·69 | 131·21 | 85 |
| 86 | 4·71 | 2·68 | 5·07 | 7·75 | 104·08 | 124·30 | 86 |
| 87 | 4·45 | 2·48 | 4·79 | 7·32 | 98·57 | 117·62 | 87 |
| 88 | 4·20 | 2·32 | 4·52 | 6·91 | 93·01 | 110·96 | 88 |
| 89 | 3·94 | 2·18 | 4·24 | 6·49 | 87·34 | 104·20 | 89 |
| 90 | 3·67 | 2·03 | 3·95 | 6·04 | 81·28 | 96·96 | 90 |
| 91 | 3·37 | 1·86 | 3·62 | 5·54 | 74·60 | 89·00 | 91 |
| 92 | 3·03 | 1·68 | 3·26 | 4·98 | 67·07 | 80·01 | 92 |
| 93 | 2·66 | 1·47 | 2·86 | 4·37 | 58·82 | 70·17 | 93 |
| 94 | 2·26 | 1·25 | 2·44 | 3·72 | 50·15 | 59·82 | 94 |
| 95 | 1·87 | 1·03 | 2·01 | 3·07 | 41·38 | 49·36 | 95 |
| 96 | 1·48 | ·81 | 1·59 | 2·43 | 32·72 | 39·04 | 96 |
| 97 | 1·18 | ·62 | 1·28 | 1·91 | 25·83 | 30·81 | 97 |
| 98 | ·87 | ·39 | ·97 | 1·36 | 18·54 | 22·13 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 95. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

**OCCUPATION GROUP E. F.**

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\,All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1481026 | 1777122 | 2050042 | 288721 | 1000693 | 16 |
| 17 | 1413306 | 1703513 | 1972753 | 288721 | 1000693 | 17 |
| 18 | 1349182 | 1633714 | 1899460 | 288613 | 1000693 | 18 |
| 19 | 1289342 | 1568405 | 1830839 | 287981 | 1000640 | 19 |
| 20 | 1234082 | 1507826 | 1767068 | 286767 | 1000437 | 20 |
| 21 | 1183211 | 1451784 | 1707954 | 285109 | 999998 | 21 |
| 22 | 1136353 | 1399855 | 1653068 | 283230 | 999200 | 22 |
| 23 | 1092974 | 1351550 | 1601827 | 281241 | 997935 | 23 |
| 24 | 1052322 | 1306072 | 1553392 | 279285 | 996109 | 24 |
| 25 | 1013799 | 1262781 | 1507130 | 277403 | 993725 | 25 |
| 26 | 977026 | 1221341 | 1462713 | 275471 | 990788 | 26 |
| 27 | 941504 | 1181252 | 1419606 | 273498 | 987383 | 27 |
| 28 | 906934 | 1142216 | 1377557 | 271451 | 983587 | 28 |
| 29 | 873191 | 1104037 | 1336407 | 269304 | 979544 | 29 |
| 30 | 840198 | 1066641 | 1296086 | 267103 | 975381 | 30 |
| 31 | 808019 | 1030063 | 1256598 | 264887 | 971181 | 31 |
| 32 | 776647 | 994242 | 1217884 | 262758 | 967017 | 32 |
| 33 | 746075 | 959181 | 1179952 | 260711 | 962955 | 33 |
| 34 | 716384 | 924971 | 1142809 | 258744 | 958994 | 34 |
| 35 | 687503 | 891554 | 1106376 | 256772 | 955106 | 35 |
| 36 | 659314 | 858766 | 1070450 | 254636 | 951237 | 36 |
| 37 | 631817 | 826595 | 1034929 | 252222 | 947239 | 37 |
| 38 | 605011 | 795030 | 999827 | 249482 | 942954 | 38 |
| 39 | 578871 | 764064 | 965157 | 246354 | 938270 | 39 |
| 40 | 553421 | 733735 | 930980 | 242872 | 933070 | 40 |
| 41 | 528703 | 704144 | 897460 | 239139 | 927363 | 41 |
| 42 | 504669 | 675253 | 864638 | 235206 | 921244 | 42 |
| 43 | 481278 | 646991 | 832451 | 231180 | 914803 | 43 |
| 44 | 458511 | 619351 | 800901 | 227154 | 908138 | 44 |
| 45 | 436313 | 592272 | 769935 | 223175 | 901322 | 45 |
| 46 | 414654 | 565753 | 739542 | 219213 | 894314 | 46 |
| 47 | 393608 | 539930 | 709850 | 215360 | 887030 | 47 |
| 48 | 373176 | 514808 | 680857 | 211666 | 879448 | 48 |
| 49 | 353374 | 490409 | 652595 | 208111 | 871417 | 49 |
| 50 | 334219 | 466753 | 625082 | 204633 | 862855 | 50 |
| 51 | 315684 | 443765 | 598197 | 201169 | 853684 | 51 |
| 52 | 297694 | 421314 | 571735 | 197581 | 843770 | 52 |
| 53 | 280189 | 399307 | 545553 | 193808 | 832993 | 53 |
| 54 | 263058 | 377595 | 519463 | 189837 | 821254 | 54 |

TABLE 95.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 246245 | 356104 | 493374 | 185656 | 808430 | 55 |
| 56 | 229673 | 334766 | 467239 | 181285 | 794572 | 56 |
| 57 | 213289 | 313500 | 441029 | 176726 | 779732 | 57 |
| 58 | 197103 | 292292 | 414743 | 171848 | 763859 | 58 |
| 59 | 181155 | 271198 | 388405 | 166558 | 746864 | 59 |
| 60 | 165460 | 250131 | 361874 | 160800 | 728638 | 60 |
| 61 | 150151 | 229203 | 335210 | 154323 | 709097 | 61 |
| 62 | 135380 | 208663 | 308629 | 147066 | 688049 | 62 |
| 63 | 121251 | 188654 | 282274 | 139146 | 665279 | 63 |
| 64 | 107864 | 169312 | 256324 | 130625 | 640625 | 64 |
| 65 | 95307·8 | 150874 | 231076 | 121658 | 613888 | 65 |
| 66 | 83607·8 | 133444 | 206695 | 112401 | 584834 | 66 |
| 67 | 72764·8 | 117064 | 183276 | 103010 | 553375 | 67 |
| 68 | 62773·3 | 101793 | 160955 | 93591 | 519713 | 68 |
| 69 | 53630·1 | 87641·9 | 139832 | 84149 | 484238 | 69 |
| 70 | 45371·6 | 74683·9 | 120098 | 74588 | 447517 | 70 |
| 71 | 38020·9 | 62997·9 | 101958 | 65001 | 410185 | 71 |
| 72 | 31570·7 | 52576·9 | 85540·0 | 55542·0 | 372685 | 72 |
| 73 | 26006·2 | 43455·1 | 70993·0 | 46441·0 | 335339 | 73 |
| 74 | 21292·2 | 35657·0 | 58410·0 | 38016·0 | 298541 | 74 |
| 75 | 17340·0 | 29060·2 | 47680·0 | 30591·0 | 262598 | 75 |
| 76 | 14043·7 | 23524·1 | 38639·6 | 24288·4 | 227872 | 76 |
| 77 | 11305·8 | 18921·5 | 31100·0 | 19121·0 | 194827 | 77 |
| 78 | 9035·73 | 15088·6 | 24818·3 | 14994·7 | 163888 | 78 |
| 79 | 7137·23 | 11881·8 | 19562·7 | 11743·3 | 135437 | 79 |
| 80 | 5563·33 | 9225·74 | 15210·7 | 9154·3 | 109827 | 80 |
| 81 | 4274·53 | 7053·64 | 11652·2 | 7034·2 | 87288·6 | 81 |
| 82 | 3233·93 | 5302·34 | 8781·39 | 4422·11 | 67877·6 | 82 |
| 83 | 2406·43 | 3913·14 | 6501·89 | 3960·61 | 51588·6 | 83 |
| 84 | 1759·18 | 2830·34 | 4722·79 | 2894·71 | 38283·6 | 84 |
| 85 | 1261·97 | 2004·38 | 3361·99 | 2076·51 | 27719·6 | 85 |
| 86 | 887·40 | 1392·04 | 2346·69 | 1460·01 | 19590·4 | 86 |
| 87 | 611·02 | 951·58 | 1608·90 | 1005·20 | 13521·9 | 87 |
| 88 | 411·35 | 638·88 | 1081·39 | 676·68 | 9111·13 | 88 |
| 89 | 270·04 | 419·41 | 709·91 | 444·22 | 5981·23 | 89 |
| 90 | 172·10 | 267·29 | 452·43 | 283·10 | 3811·83 | 90 |
| 91 | 105 67 | 164·12 | 277·80 | 173·83 | 2340·43 | 91 |
| 92 | 61·75 | 95·90 | 162·33 | 101·56 | 1367·57 | 92 |
| 93 | 33·69 | 52·32 | 88·57 | 55·41 | 746·14 | 93 |
| 94 | 16·69 | 25·91 | 43·87 | 27·44 | 369·56 | 94 |
| 95 | 7·19 | 11·16 | 18·90 | 11·81 | 159·14 | 95 |
| 96 | 2·51 | 3·88 | 6·58 | 4·11 | 55·37 | 96 |
| 97 | ·63 | ·96 | 1·64 | 1·02 | 13·77 | 97 |
| 98 | ·09 | ·13 | ·23 | ·14 | 1·91 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 96. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. | Single Premiums for Assurance. | | Age $x$ |
|---|---|---|---|---|
| | | First Death. | Death of Wife in Husband's Lifetime. | |
| | $\bar{a}_{xx}$ | $\bar{A}_{xx}$ | $\bar{A}^{1}_{xx}$ | |
| 16 | 19·796 | ·3190 | ·1595 | 16 |
| 17 | 19·564 | ·3270 | ·1635 | 17 |
| 18 | 19·334 | ·3349 | ·1674 | 18 |
| 19 | 19·105 | ·3428 | ·1714 | 19 |
| 20 | 18·882 | ·3504 | ·1752 | 20 |
| 21 | 18·660 | ·3581 | ·1790 | 21 |
| 22 | 18·439 | ·3657 | ·1828 | 22 |
| 23 | 18·218 | ·3733 | ·1866 | 23 |
| 24 | 17·995 | ·3810 | ·1905 | 24 |
| 25 | 17·767 | ·3888 | ·1944 | 25 |
| 26 | 17·533 | ·3968 | ·1984 | 26 |
| 27 | 17·293 | ·4051 | ·2026 | 27 |
| 28 | 17·046 | ·4136 | ·2068 | 28 |
| 29 | 16·792 | ·4223 | ·2112 | 29 |
| 30 | 16·531 | ·4313 | ·2156 | 30 |
| 31 | 16·265 | ·4405 | ·2202 | 31 |
| 32 | 15·994 | ·4498 | ·2249 | 32 |
| 33 | 15·718 | ·4593 | ·2296 | 33 |
| 34 | 15·438 | ·4689 | ·2345 | 34 |
| 35 | 15·153 | ·4787 | ·2394 | 35 |
| 36 | 14·864 | ·4886 | ·2443 | 36 |
| 37 | 14·570 | ·4988 | ·2494 | 37 |
| 38 | 14·273 | ·5090 | ·2545 | 38 |
| 39 | 13·972 | ·5193 | ·2597 | 39 |
| 40 | 13·668 | ·5298 | ·2649 | 40 |
| 41 | 13·361 | ·5404 | ·2702 | 41 |
| 42 | 13·052 | ·5510 | ·2755 | 42 |
| 43 | 12·738 | ·5618 | ·2809 | 43 |
| 44 | 12·422 | ·5727 | ·2863 | 44 |
| 45 | 12·099 | ·5838 | ·2919 | 45 |
| 46 | 11·772 | ·5950 | ·2975 | 46 |
| 47 | 11·439 | ·6065 | ·3032 | 47 |
| 48 | 11·101 | ·6181 | ·3090 | 48 |
| 49 | 10·760 | ·6298 | ·3149 | 49 |
| 50 | 10·417 | ·6416 | ·3208 | 50 |
| 51 | 10·076 | ·6534 | ·3267 | 51 |
| 52 | 9·736 | ·6651 | ·3325 | 52 |
| 53 | 9·403 | ·6765 | ·3383 | 53 |
| 54 | 9·074 | ·6878 | ·3439 | 54 |

TABLE 96.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 8·750 | ·6990 | ·3495 | 55 |
| 56 | 8·428 | ·7101 | ·3550 | 56 |
| 57 | 8·107 | ·7211 | ·3606 | 57 |
| 58 | 7·785 | ·7322 | ·3661 | 58 |
| 59 | 7·463 | ·7433 | ·3716 | 59 |
| 60 | 7·141 | ·7543 | ·3772 | 60 |
| 61 | 6·822 | ·7653 | ·3826 | 61 |
| 62 | 6·505 | ·7762 | ·3881 | 62 |
| 63 | 6·197 | ·7868 | ·3934 | 63 |
| 64 | 5·895 | ·7972 | ·3986 | 64 |
| 65 | 5·605 | ·8072 | ·4036 | 65 |
| 66 | 5·324 | ·8168 | ·4084 | 66 |
| 67 | 5·056 | ·8261 | ·4130 | 67 |
| 68 | 4·799 | ·8349 | ·4175 | 68 |
| 69 | 4·552 | ·8434 | ·4217 | 69 |
| 70 | 4·315 | ·8516 | ·4258 | 70 |
| 71 | 4·084 | ·8595 | ·4297 | 71 |
| 72 | 3·859 | ·8672 | ·4336 | 72 |
| 73 | 3·639 | ·8748 | ·4374 | 73 |
| 74 | 3·422 | ·8823 | ·4411 | 74 |
| 75 | 3·212 | ·8895 | ·4448 | 75 |
| 76 | 3·009 | ·8965 | ·4482 | 76 |
| 77 | 2·818 | ·9031 | ·4515 | 77 |
| 78 | 2·640 | ·9092 | ·4546 | 78 |
| 79 | 2·473 | ·9149 | ·4575 | 79 |
| 80 | 2·318 | ·9202 | ·4601 | 80 |
| 81 | 2·171 | ·9253 | ·4627 | 81 |
| 82 | 2·033 | ·9301 | ·4650 | 82 |
| 83 | 1·902 | ·9346 | ·4673 | 83 |
| 84 | 1·779 | ·9388 | ·4694 | 84 |
| 85 | 1·667 | ·9427 | ·4713 | 85 |
| 86 | 1·563 | ·9462 | ·4731 | 86 |
| 87 | 1·471 | ·9494 | ·4747 | 87 |
| 88 | 1·386 | ·9523 | ·4762 | 88 |
| 89 | 1·304 | ·9551 | ·4776 | 89 |
| 90 | 1·220 | ·9580 | ·4790 | 90 |
| 91 | 1·126 | ·9613 | ·4806 | 91 |
| 92 | 1·014 | ·9651 | ·4826 | 92 |
| 93 | ·885 | ·9695 | ·4848 | 93 |
| 94 | ·746 | ·9743 | ·4872 | 94 |
| 95 | ·600 | ·9794 | ·4897 | 95 |
| 96 | ·445 | ·9847 | ·4923 | 96 |
| 97 | ·331 | ·9886 | ·4943 | 97 |
| 98 | ... | ... | ... | 98 |
| 99 | ... | ... | ... | 99 |
| 100 | ... | ... | ... | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 97. $3\frac{1}{2}$ PER CENT.

## WHOLE SOCIETY.

### COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 57671 | 1255038 | 22·258 | ·2343 | ·01052 | 16 |
| 17 | 55607 | 1199431 | 22·066 | ·2409 | ·01092 | 17 |
| 18 | 53603 | 1145828 | 21·873 | ·2475 | ·01131 | 18 |
| 19 | 51657 | 1094171 | 21·679 | ·2542 | ·01172 | 19 |
| 20 | 49768 | 1044403 | 21·483 | ·2610 | ·01214 | 20 |
| 21 | 47934 | 996469 | 21·285 | ·2678 | ·01258 | 21 |
| 22 | 46154 | 950315 | 21·087 | ·2746 | ·01302 | 22 |
| 23 | 44429 | 905886 | 20·887 | ·2815 | ·01348 | 23 |
| 24 | 42759 | 863127 | 20·683 | ·2885 | ·01394 | 24 |
| 25 | 41144 | 821983 | 20·475 | ·2956 | ·01444 | 25 |
| 26 | 39583 | 782400 | 20·263 | ·3029 | ·01495 | 26 |
| 27 | 38075 | 744325 | 20·046 | ·3104 | ·01548 | 27 |
| 28 | 36619 | 707706 | 19·823 | ·3181 | ·01604 | 28 |
| 29 | 35214 | 672492 | 19·594 | ·3259 | ·01664 | 29 |
| 30 | 33857 | 638635 | 19·360 | ·3340 | ·01725 | 30 |
| 31 | 32546 | 606089 | 19·120 | ·3422 | ·01790 | 31 |
| 32 | 31280 | 574809 | 18·873 | ·3508 | ·01858 | 32 |
| 33 | 30057 | 544752 | 18·621 | ·3594 | ·01930 | 33 |
| 34 | 28874 | 515878 | 18·364 | ·3682 | ·02005 | 34 |
| 35 | 27729 | 488149 | 18·101 | ·3773 | ·02085 | 35 |
| 36 | 26623 | 461526 | 17·833 | ·3865 | ·02167 | 36 |
| 37 | 25552 | 435974 | 17·559 | ·3959 | ·02255 | 37 |
| 38 | 24515 | 411459 | 17·281 | ·4055 | ·02347 | 38 |
| 39 | 23510 | 387949 | 16·999 | ·4152 | ·02442 | 39 |
| 40 | 22536 | 365413 | 16·712 | ·4251 | ·02543 | 40 |
| 41 | 21592 | 343821 | 16·420 | ·4351 | ·02650 | 41 |
| 42 | 20678 | 323143 | 16·124 | ·4453 | ·02761 | 42 |
| 43 | 19792 | 303351 | 15·823 | ·4557 | ·02880 | 43 |
| 44 | 18935 | 284416 | 15·516 | ·4662 | ·03005 | 44 |
| 45 | 18107 | 266309 | 15·204 | ·4770 | ·03137 | 45 |
| 46 | 17306 | 249003 | 14·884 | ·4880 | ·03278 | 46 |
| 47 | 16531 | 232472 | 14·558 | ·4992 | ·03429 | 47 |
| 48 | 15782 | 216690 | 14·226 | ·5106 | ·03589 | 48 |
| 49 | 15055 | 201635 | 13·889 | ·5222 | ·03760 | 49 |
| 50 | 14349 | 187286 | 13·548 | ·5339 | ·03941 | 50 |
| 51 | 13662 | 173624 | 13·204 | ·5458 | ·04134 | 51 |
| 52 | 12993 | 160631 | 12·859 | ·5576 | ·04337 | 52 |
| 53 | 12340 | 148291 | 12·513 | ·5695 | ·04551 | 53 |
| 54 | 11705 | 136586 | 12·165 | ·5815 | ·04780 | 54 |

TABLE 97.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 11087 | 125499 | 11·815 | ·5936 | ·05024 | 55 |
| 56 | 10486 | 113013 | 11·463 | ·6057 | ·05284 | 56 |
| 57 | 9903·5 | 105109·2 | 11·108 | ·6179 | ·05563 | 57 |
| 58 | 9337·9 | 95771·3 | 10·751 | ·6301 | ·05861 | 58 |
| 59 | 8788·4 | 86982·9 | 10·392 | ·6425 | ·06182 | 59 |
| 60 | 8253·7 | 78729·2 | 10·033 | ·6549 | ·06527 | 60 |
| 61 | 7732·3 | 70996·9 | 9·676 | ·6671 | ·06895 | 61 |
| 62 | 7223·4 | 63773·5 | 9·323 | ·6793 | ·07286 | 62 |
| 63 | 6726·7 | 57046·8 | 8·974 | ·6913 | ·07703 | 63 |
| 64 | 6242·5 | 50804·3 | 8·631 | ·7031 | ·08146 | 64 |
| 65 | 5771·9 | 45032·4 | 8·295 | ·7146 | ·08615 | 65 |
| 66 | 5316·2 | 39716·2 | 7·964 | ·7260 | ·09116 | 66 |
| 67 | 4876·6 | 34839·6 | 7·637 | ·7373 | ·09654 | 67 |
| 68 | 4454·3 | 30385·3 | 7·314 | ·7484 | ·10232 | 68 |
| 69 | 4049·8 | 26335·5 | 6·995 | ·7594 | ·10856 | 69 |
| 70 | 3663·4 | 22672·1 | 6·680 | ·7702 | ·11530 | 70 |
| 71 | 3295·4 | 19376·7 | 6·371 | ·7808 | ·12256 | 71 |
| 72 | 2945·8 | 16430·9 | 6·068 | ·7912 | ·13040 | 72 |
| 73 | 2615·2 | 13815·7 | 5·773 | ·8014 | ·13882 | 73 |
| 74 | 2303·7 | 11512·0 | 5·486 | ·8113 | ·14788 | 74 |
| 75 | 2011·8 | 9500·2 | 5·210 | ·8208 | ·15754 | 75 |
| 76 | 1740·0 | 7760·2 | 4·948 | ·8298 | ·16770 | 76 |
| 77 | 1489·3 | 6270·9 | 4·698 | ·8384 | ·17845 | 77 |
| 78 | 1260·3 | 5010·6 | 4·462 | ·8465 | ·18971 | 78 |
| 79 | 1053·6 | 3957·0 | 4·241 | ·8541 | ·20139 | 79 |
| 80 | 869·56 | 3087·40 | 4·033 | ·8613 | ·21355 | 80 |
| 81 | 708·03 | 2379·37 | 3·843 | ·8678 | ·22581 | 81 |
| 82 | 568·55 | 1810·82 | 3·666 | ·8739 | ·23838 | 82 |
| 83 | 450·12 | 1360·70 | 3·503 | ·8795 | ·25107 | 83 |
| 84 | 351·40 | 1009·30 | 3·351 | ·8847 | ·26402 | 84 |
| 85 | 270·55 | 738·75 | 3·209 | ·8896 | ·27722 | 85 |
| 86 | 205·40 | 533·35 | 3·074 | ·8943 | ·29091 | 86 |
| 87 | 153·78 | 379·57 | 2·944 | ·8987 | ·30527 | 87 |
| 88 | 113·46 | 266·11 | 2·819 | ·9030 | ·32034 | 88 |
| 89 | 82·47 | 183·64 | 2·700 | ·9071 | ·33597 | 89 |
| 90 | 58·97 | 124·67 | 2·585 | ·9111 | ·35245 | 90 |
| 91 | 41·55 | 83·12 | 2·470 | ·9150 | ·37046 | 91 |
| 92 | 28·79 | 54·33 | 2·356 | ·9189 | ·39005 | 92 |
| 93 | 19·66 | 34·67 | 2·231 | ·9233 | ·41383 | 93 |
| 94 | 13·20 | 21·47 | 2·093 | ·9280 | ·44338 | 94 |
| 95 | 8·72 | 12·75 | 1·927 | ·9337 | ·48454 | 95 |
| 96 | 5·63 | 7·12 | 1·727 | ·9406 | ·54464 | 96 |
| 97 | 3·48 | 3·64 | 1·503 | ·9483 | ·63094 | 97 |
| 98 | 2·06 | 1·58 | 1·220 | ·9580 | ·78527 | 98 |
| 99 | 1·10 | ·48 | ·880 | ·9797 | 1·11330 | 99 |
| 100 | ·48 | ·00 | ·416 | ·9857 | 2·36947 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 98. $3\frac{1}{2}$ PER CENT.

## WHOLE SOCIETY.

### VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 19·81 | 4·03 | 3·72 | 3·88 | 13·72 | 45·16 | 16 |
| 17 | 19·60 | 4·12 | 3·84 | 4·02 | 14·23 | 45·81 | 17 |
| 18 | 19·42 | 4·22 | 3·96 | 4·17 | 14·76 | 46·53 | 18 |
| 19 | 19·28 | 4·31 | 4·08 | 4·32 | 15·32 | 47·31 | 19 |
| 20 | 19·19 | 4·41 | 4·20 | 4·47 | 15·90 | 48·16 | 20 |
| 21 | 19·14 | 4·50 | 4·32 | 4·63 | 16·50 | 49·09 | 21 |
| 22 | 19·14 | 4·59 | 4·44 | 4·78 | 17·13 | 50·07 | 22 |
| 23 | 19·16 | 4·68 | 4·55 | 4·94 | 17·78 | 51·11 | 23 |
| 24 | 19·20 | 4·77 | 4·68 | 5·09 | 18·45 | 52·19 | 24 |
| 25 | 19·24 | 4·87 | 4·80 | 5·26 | 19·14 | 53·31 | 25 |
| 26 | 19·29 | 4·96 | 4·93 | 5·43 | 19·85 | 54·46 | 26 |
| 27 | 19·35 | 5·07 | 5·06 | 5·59 | 20·59 | 55·66 | 27 |
| 28 | 19·40 | 5·17 | 5·20 | 5·77 | 21·36 | 56·90 | 28 |
| 29 | 19·46 | 5·27 | 5·34 | 5·96 | 22·15 | 58·18 | 29 |
| 30 | 19·52 | 5·38 | 5·49 | 6·14 | 22·97 | 59·51 | 30 |
| 31 | 19·58 | 5·49 | 5·64 | 6·34 | 23·83 | 60·88 | 31 |
| 32 | 19·64 | 5·61 | 5·79 | 6·55 | 24·71 | 62·30 | 32 |
| 33 | 19·69 | 5·72 | 5·95 | 6·75 | 25·63 | 63·75 | 33 |
| 34 | 19·75 | 5·84 | 6·12 | 6·96 | 26·57 | 65·24 | 34 |
| 35 | 19·79 | 5·96 | 6·28 | 7·19 | 27·55 | 66·78 | 35 |
| 36 | 19·84 | 6·08 | 6·45 | 7·42 | 28·57 | 68·36 | 36 |
| 37 | 19·88 | 6·20 | 6·63 | 7·66 | 29·62 | 69·99 | 37 |
| 38 | 19·92 | 6·33 | 6·81 | 7·91 | 30·70 | 71·66 | 38 |
| 39 | 19·95 | 6·45 | 6·99 | 8·16 | 31·83 | 73·38 | 39 |
| 40 | 19·97 | 6·58 | 7·17 | 8·42 | 33·00 | 75·14 | 40 |
| 41 | 19·98 | 6·71 | 7·36 | 8·69 | 34·20 | 76·94 | 41 |
| 42 | 19·98 | 6·84 | 7·55 | 8·97 | 35·46 | 78·79 | 42 |
| 43 | 19·98 | 6·97 | 7·75 | 9·25 | 36·76 | 80·71 | 43 |
| 44 | 19·96 | 7·09 | 7·95 | 9·55 | 38·11 | 82·67 | 44 |
| 45 | 19·94 | 7·22 | 8·15 | 9·86 | 39·53 | 84·70 | 45 |
| 46 | 19·90 | 7·35 | 8·37 | 10·17 | 40·99 | 86·78 | 46 |
| 47 | 19·85 | 7·48 | 8·58 | 10·50 | 42·51 | 88·92 | 47 |
| 48 | 19·78 | 7·61 | 8·79 | 10·85 | 44·09 | 91·12 | 48 |
| 49 | 19·70 | 7·74 | 9·01 | 11·20 | 45·72 | 93·37 | 49 |
| 50 | 19·61 | 7·86 | 9·24 | 11·56 | 47·42 | 95·69 | 50 |
| 51 | 19·49 | 7·97 | 9·47 | 11·93 | 49·18 | 98·05 | 51 |
| 52 | 19·37 | 8·09 | 9·71 | 12·31 | 51·01 | 100·48 | 52 |
| 53 | 19·22 | 8·20 | 9·94 | 12·72 | 52·90 | 102·98 | 53 |
| 54 | 19·06 | 8·31 | 10·18 | 13·12 | 54·86 | 105·53 | 54 |

TABLE 98.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 18·88 | 8·41 | 10·42 | 13·56 | 56·89 | 108·15 | 55 |
| 56 | 18·67 | 8·50 | 10·65 | 13·98 | 59·00 | 110·80 | 56 |
| 57 | 18·43 | 8·58 | 10·87 | 14·42 | 61·20 | 113·50 | 57 |
| 58 | 18·16 | 8·65 | 11·08 | 14·86 | 63·49 | 116·24 | 58 |
| 59 | 17·86 | 8·69 | 11·27 | 15·29 | 65·89 | 119·01 | 59 |
| 60 | 17·54 | 8·73 | 11·45 | 15·71 | 68·40 | 121·82 | 60 |
| 61 | 17·18 | 8·74 | 11·60 | 16·13 | 71·02 | 124·67 | 61 |
| 62 | 16·79 | 8·73 | 11·73 | 16·52 | 73·74 | 127·52 | 62 |
| 63 | 16·37 | 8·71 | 11·84 | 16·87 | 76·55 | 130·34 | 63 |
| 64 | 15·91 | 8·66 | 11·92 | 17·20 | 79·41 | 133·11 | 64 |
| 65 | 15·42 | 8·59 | 11·97 | 17·49 | 82·31 | 135·78 | 65 |
| 66 | 14·89 | 8·51 | 11·99 | 17·73 | 85·20 | 138·32 | 66 |
| 67 | 14·31 | 8·39 | 11·98 | 17·92 | 88·07 | 140·67 | 67 |
| 68 | 13·70 | 8·24 | 11·91 | 18·04 | 90·87 | 142·76 | 68 |
| 69 | 13·05 | 8·04 | 11·78 | 18·07 | 93·56 | 144·50 | 69 |
| 70 | 12·37 | 7·80 | 11·57 | 18·00 | 96·09 | 145·83 | 70 |
| 71 | 11·67 | 7·53 | 11·30 | 17·82 | 98·39 | 146·70 | 71 |
| 72 | 10·98 | 7·22 | 10·95 | 17·52 | 100·41 | 147·08 | 72 |
| 73 | 10·29 | 6·90 | 10·56 | 17·11 | 102·13 | 146·98 | 73 |
| 74 | 9·61 | 6·56 | 10·11 | 16·60 | 103·52 | 146·40 | 74 |
| 75 | 8·94 | 6·22 | 9·63 | 16·00 | 104·58 | 145·38 | 75 |
| 76 | 8·28 | 5·88 | 9·13 | 15·31 | 105·32 | 143·92 | 76 |
| 77 | 7·65 | 5·52 | 8·60 | 14·57 | 105·75 | 142·09 | 77 |
| 78 | 7·03 | 5·17 | 8·07 | 13·76 | 105·87 | 139·90 | 78 |
| 79 | 6·45 | 4·82 | 7·54 | 12·93 | 105·67 | 137·40 | 79 |
| 80 | 5·91 | 4·47 | 7·02 | 12·10 | 105·14 | 134·64 | 80 |
| 81 | 5·40 | 4·13 | 6·54 | 11·30 | 104·25 | 131·63 | 81 |
| 82 | 4·95 | 3·82 | 6·09 | 10·53 | 103·01 | 128·40 | 82 |
| 83 | 4·54 | 3·53 | 5·68 | 9·80 | 101·46 | 125·01 | 83 |
| 84 | 4·15 | 3·27 | 5·33 | 9·12 | 99·65 | 121·52 | 84 |
| 85 | 3·80 | 3·04 | 5·01 | 8·51 | 97·60 | 117·96 | 85 |
| 86 | 3·48 | 2·85 | 4·72 | 8·00 | 95·38 | 114·43 | 86 |
| 87 | 3·22 | 2·71 | 4·46 | 7·60 | 92·99 | 110·98 | 87 |
| 88 | 3·01 | 2·59 | 4·28 | 7·23 | 90·52 | 107·64 | 88 |
| 89 | 2·89 | 2·49 | 4·10 | 6·92 | 87·94 | 104·33 | 89 |
| 90 | 2·77 | 2·38 | 3·93 | 6·64 | 85·31 | 101·03 | 90 |
| 91 | 2·65 | 2·28 | 3·76 | 6·35 | 82·22 | 97·25 | 91 |
| 92 | 2·53 | 2·17 | 3·58 | 6·06 | 78·48 | 92·82 | 92 |
| 93 | 2·39 | 2·06 | 3·40 | 5·75 | 74·40 | 88·00 | 93 |
| 94 | 2·25 | 1·94 | 3·19 | 5·40 | 69·87 | 82·64 | 94 |
| 95 | 2·08 | 1·79 | 2·94 | 4·98 | 64·46 | 76·24 | 95 |
| 96 | 1·86 | 1·61 | 2·65 | 4·47 | 57·95 | 68·55 | 96 |
| 97 | 1·63 | 1·40 | 2·31 | 3·91 | 50·66 | 59·92 | 97 |
| 98 | 1·34 | 1·15 | 1·89 | 3·19 | 41·45 | 49·02 | 98 |
| 99 | ·99 | ·86 | 1·40 | 2·37 | 30·71 | 36·32 | 99 |
| 100 | ·52 | ·46 | ·73 | 1·25 | 16·22 | 19·17 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 99. $3\frac{1}{2}$ PER CENT.

## WHOLE SOCIETY.

### COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\ 12}_{x}$ | After Two Years. $K^{24|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1142554 | 1374817 | 1589376 | 223618 | 791332 | 16 |
| 17 | 1089888 | 1319092 | 1532462 | 223618 | 791332 | 17 |
| 18 | 1040806 | 1266898 | 1478958 | 223618 | 791332 | 18 |
| 19 | 995815 | 1218592 | 1429179 | 223301 | 791332 | 19 |
| 20 | 954897 | 1174176 | 1382988 | 222693 | 791281 | 20 |
| 21 | 917630 | 1133246 | 1340055 | 221815 | 791085 | 21 |
| 22 | 883341 | 1095146 | 1299793 | 220685 | 790662 | 22 |
| 23 | 851281 | 1059191 | 1261528 | 219372 | 789938 | 23 |
| 24 | 820814 | 1024889 | 1224872 | 217848 | 788891 | 24 |
| 25 | 791663 | 991921 | 1189513 | 216296 | 787507 | 25 |
| 26 | 763616 | 960120 | 1155332 | 214680 | 785853 | 26 |
| 27 | 736596 | 929451 | 1122256 | 213089 | 783989 | 27 |
| 28 | 710570 | 899840 | 1090255 | 211446 | 782010 | 28 |
| 29 | 685397 | 871148 | 1059229 | 209794 | 779927 | 29 |
| 30 | 661020 | 843284 | 1029051 | 208136 | 777752 | 30 |
| 31 | 637352 | 816163 | 999640 | 206409 | 775462 | 31 |
| 32 | 614315 | 789713 | 970924 | 204655 | 772973 | 32 |
| 33 | 591900 | 763895 | 942806 | 202877 | 770275 | 33 |
| 34 | 570100 | 738707 | 915291 | 201111 | 767299 | 34 |
| 35 | 548878 | 714118 | 888325 | 199356 | 764074 | 35 |
| 36 | 528201 | 690072 | 861861 | 197590 | 760569 | 36 |
| 37 | 508039 | 666519 | 835856 | 195765 | 756787 | 37 |
| 38 | 488317 | 643418 | 810227 | 193888 | 752707 | 38 |
| 39 | 468991 | 620683 | 784923 | 191895 | 748314 | 39 |
| 40 | 450024 | 598309 | 759902 | 189824 | 743572 | 40 |
| 41 | 431428 | 576272 | 735152 | 187685 | 738498 | 41 |
| 42 | 413214 | 554571 | 710705 | 185445 | 733152 | 42 |
| 43 | 395391 | 533248 | 686590 | 183159 | 727549 | 43 |
| 44 | 377987 | 512320 | 662836 | 180818 | 721721 | 44 |
| 45 | 360989 | 491785 | 639450 | 178448 | 715666 | 45 |
| 46 | 344385 | 471640 | 616402 | 176058 | 709347 | 46 |
| 47 | 328147 | 451850 | 593653 | 173639 | 702733 | 47 |
| 48 | 312237 | 432354 | 571137 | 171150 | 695772 | 48 |
| 49 | 296638 | 413101 | 548817 | 168560 | 688373 | 49 |
| 50 | 281337 | 394067 | 526652 | 165841 | 680465 | 50 |
| 51 | 266327 | 375249 | 504641 | 162999 | 671938 | 51 |
| 52 | 251618 | 356689 | 482777 | 160015 | 662731 | 52 |
| 53 | 237220 | 338379 | 461073 | 156887 | 652804 | 53 |
| 54 | 223122 | 320338 | 439499 | 153618 | 642131 | 54 |

TABLE 99.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\ All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 209315 | 302520 | 418013 | 150201 | 630750 | 55 |
| 56 | 195782 | 284911 | 396576 | 146611 | 618705 | 56 |
| 57 | 182543 | 267514 | 375163 | 142799 | 606068 | 57 |
| 58 | 169608 | 250338 | 353794 | 138730 | 592854 | 58 |
| 59 | 156997 | 233414 | 332485 | 134381 | 579038 | 59 |
| 60 | 144732 | 216771 | 311259 | 129704 | 564524 | 60 |
| 61 | 132827 | 200416 | 290134 | 124678 | 549144 | 61 |
| 62 | 121279 | 184368 | 269130 | 119288 | 532678 | 62 |
| 63 | 110103 | 168674 | 248320 | 113515 | 514921 | 63 |
| 64 | 99331·3 | 153397 | 227806 | 107378 | 495736 | 64 |
| 65 | 88998·3 | 138603 | 207704 | 100942 | 475064 | 65 |
| 66 | 79146·6 | 124363 | 188122 | 94266 | 452945 | 66 |
| 67 | 69810·4 | 110718 | 169123 | 87401 | 429479 | 67 |
| 68 | 61026·2 | 97710·4 | 150753 | 80369 | 404773 | 68 |
| 69 | 52842·1 | 85404·4 | 133098 | 73200 | 378912 | 69 |
| 70 | 45311·8 | 73897·4 | 116295 | 65945 | 352008 | 70 |
| 71 | 38469·4 | 63275·4 | 100503 | 58703 | 324221 | 71 |
| 72 | 32336·2 | 53615·6 | 85885·4 | 51593·6 | 295797 | 72 |
| 73 | 26902·3 | 44948·2 | 72550·4 | 44736·6 | 267081 | 73 |
| 74 | 22133·1 | 37257·6 | 60549·4 | 38240·6 | 238471 | 74 |
| 75 | 17983·7 | 30504·2 | 49881·4 | 32185·6 | 210393 | 75 |
| 76 | 14414·0 | 24639·2 | 40517·9 | 26647·1 | 183269 | 76 |
| 77 | 11386·9 | 19615·4 | 32425·1 | 21682·9 | 157502 | 77 |
| 78 | 8860·46 | 15376·7 | 25547·5 | 17335·5 | 133432 | 78 |
| 79 | 6793·46 | 11866·7 | 19811·1 | 13623·9 | 111339 | 79 |
| 80 | 5134·36 | 9017·87 | 15127·5 | 10529·9 | 91421·6 | 80 |
| 81 | 3827·06 | 6753·77 | 11383·6 | 8007·0 | 73810·6 | 81 |
| 82 | 2814·56 | 4986·27 | 8448·80 | 5990·80 | 58565·6 | 82 |
| 83 | 2041·29 | 3631·97 | 6190·50 | 4411·10 | 45670·6 | 83 |
| 84 | 1458·93 | 2609·67 | 4481·00 | 3202·60 | 35016·6 | 84 |
| 85 | 1027·90 | 1851·25 | 3205·30 | 2302·00 | 26405·9 | 85 |
| 86 | 715·41 | 1301·08 | 2270·22 | 1643·98 | 19590·7 | 86 |
| 87 | 494·49 | 911·38 | 1597·79 | 1167·81 | 14300·3 | 87 |
| 88 | 341·87 | 636·13 | 1121·26 | 820·24 | 10271·1 | 88 |
| 89 | 238·10 | 443·04 | 780·92 | 571·32 | 7252·48 | 89 |
| 90 | 163·20 | 303·67 | 535·26 | 391·58 | 5031·18 | 90 |
| 91 | 109·97 | 204·63 | 360·69 | 263·85 | 3416·48 | 91 |
| 92 | 72·73 | 135·34 | 238·55 | 174·49 | 2259·58 | 92 |
| 93 | 47·08 | 87·62 | 154·43 | 112·96 | 1462·80 | 93 |
| 94 | 29·69 | 55·26 | 97·39 | 71·22 | 922·46 | 94 |
| 95 | 18·09 | 33·67 | 59·34 | 43·39 | 562·06 | 95 |
| 96 | 10·50 | 19·54 | 34·44 | 25·18 | 326·21 | 96 |
| 97 | 5·68 | 10·57 | 18·63 | 13·62 | 176·48 | 97 |
| 98 | 2·75 | 5·12 | 9·02 | 6·58 | 85·42 | 98 |
| 99 | 1·08 | 2·02 | 3·55 | 2·59 | 33·63 | 99 |
| 100 | ·25 | ·47 | ·82 | ·60 | 7·80 | 100 |

$3\frac{1}{2}$ PER CENT. TABLE 100. $3\frac{1}{2}$ PER CENT.

## WHOLE SOCIETY.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. | Single Premiums for Assurance. | | Age $x$ |
|---|---|---|---|---|
| | | First Death. | Death of Wife in Husband's Lifetime. | |
| | $\bar{a}_{xx}$ | $\bar{A}_{xx}$ | $\bar{A}'_{xx}$ | |
| 16 | 19·953 | ·3136 | ·1568 | 16 |
| 17 | 19·716 | ·3217 | ·1609 | 17 |
| 18 | 19·480 | ·3299 | ·1649 | 18 |
| 19 | 19·247 | ·3379 | ·1689 | 19 |
| 20 | 19·014 | ·3459 | ·1730 | 20 |
| 21 | 18·783 | ·3538 | ·1769 | 21 |
| 22 | 18·554 | ·3617 | ·1808 | 22 |
| 23 | 18·324 | ·3696 | ·1848 | 23 |
| 24 | 18·093 | ·3776 | ·1888 | 24 |
| 25 | 17·859 | ·3856 | ·1928 | 25 |
| 26 | 17·622 | ·3938 | ·1969 | 26 |
| 27 | 17·379 | ·4021 | ·2011 | 27 |
| 28 | 17·130 | ·4107 | ·2054 | 28 |
| 29 | 16·876 | ·4194 | ·2097 | 29 |
| 30 | 16·617 | ·4284 | ·2142 | 30 |
| 31 | 16·351 | ·4375 | ·2188 | 31 |
| 32 | 16·081 | ·4468 | ·2234 | 32 |
| 33 | 15·804 | ·4563 | ·2282 | 33 |
| 34 | 15·524 | ·4659 | ·2330 | 34 |
| 35 | 15·239 | ·4758 | ·2379 | 35 |
| 36 | 14·948 | ·4858 | ·2429 | 36 |
| 37 | 14·655 | ·4959 | ·2479 | 37 |
| 38 | 14·359 | ·5060 | ·2530 | 38 |
| 39 | 14·060 | ·5163 | ·2582 | 39 |
| 40 | 13·759 | ·5267 | ·2633 | 40 |
| 41 | 13·455 | ·5371 | ·2686 | 41 |
| 42 | 13·149 | ·5477 | ·2738 | 42 |
| 43 | 12·839 | ·5583 | ·2792 | 43 |
| 44 | 12·526 | ·5691 | ·2845 | 44 |
| 45 | 12·207 | ·5801 | ·2900 | 45 |
| 46 | 11·882 | ·5912 | ·2956 | 46 |
| 47 | 11·552 | ·6026 | ·3013 | 47 |
| 48 | 11·217 | ·6141 | ·3071 | 48 |
| 49 | 10·879 | ·6257 | ·3129 | 49 |
| 50 | 10·540 | ·6374 | ·3187 | 50 |
| 51 | 10·201 | ·6491 | ·3245 | 51 |
| 52 | 9·864 | ·6607 | ·3303 | 52 |
| 53 | 9·528 | ·6722 | ·3361 | 53 |
| 54 | 9·197 | ·6836 | ·3418 | 54 |

TABLE 100.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 8·866 | ·6950 | ·3475 | 55 |
| 56 | 8·536 | ·7064 | ·3532 | 56 |
| 57 | 8·205 | ·7177 | ·3589 | 57 |
| 58 | 7·875 | ·7291 | ·3645 | 58 |
| 59 | 7·545 | ·7404 | ·3702 | 59 |
| 60 | 7·217 | ·7517 | ·3759 | 60 |
| 61 | 6·896 | ·7628 | ·3814 | 61 |
| 62 | 6·581 | ·7736 | ·3868 | 62 |
| 63 | 6·277 | ·7841 | ·3920 | 63 |
| 64 | 5·981 | ·7942 | ·3971 | 64 |
| 65 | 5·696 | ·8041 | ·4020 | 65 |
| 66 | 5·419 | ·8136 | ·4068 | 66 |
| 67 | 5·149 | ·8229 | ·4114 | 67 |
| 68 | 4·886 | ·8319 | ·4160 | 68 |
| 69 | 4·629 | ·8408 | ·4204 | 69 |
| 70 | 4·377 | ·8494 | ·4247 | 70 |
| 71 | 4·131 | ·8579 | ·4290 | 71 |
| 72 | 3·893 | ·8661 | ·4330 | 72 |
| 73 | 3·663 | ·8740 | ·4370 | 73 |
| 74 | 3·442 | ·8816 | ·4408 | 74 |
| 75 | 3·232 | ·8888 | ·4444 | 75 |
| 76 | 3·033 | ·8957 | ·4478 | 76 |
| 77 | 2·846 | ·9021 | ·4510 | 77 |
| 78 | 2·673 | ·9080 | ·4540 | 78 |
| 79 | 2·513 | ·9136 | ·4568 | 79 |
| 80 | 2·367 | ·9186 | ·4593 | 80 |
| 81 | 2·233 | ·9232 | ·4616 | 81 |
| 82 | 2·112 | ·9273 | ·4637 | 82 |
| 83 | 2·003 | ·9311 | ·4656 | 83 |
| 84 | 1·904 | ·9345 | ·4672 | 84 |
| 85 | 1·812 | ·9377 | ·4688 | 85 |
| 86 | 1·727 | ·9406 | ·4703 | 86 |
| 87 | 1·646 | ·9434 | ·4717 | 87 |
| 88 | 1·571 | ·9460 | ·4730 | 88 |
| 89 | 1·500 | ·9484 | ·4742 | 89 |
| 90 | 1·437 | ·9506 | ·4753 | 90 |
| 91 | 1·374 | ·9527 | ·4764 | 91 |
| 92 | 1·317 | ·9547 | ·4774 | 92 |
| 93 | 1·256 | ·9568 | ·4784 | 93 |
| 94 | 1·192 | ·9590 | ·4795 | 94 |
| 95 | 1·111 | ·9618 | ·4809 | 95 |
| 96 | 1·006 | ·9654 | ·4827 | 96 |
| 97 | ·885 | ·9695 | ·4848 | 97 |
| 98 | ·698 | ·9760 | ·4880 | 98 |
| 99 | ·384 | ·9868 | ·4934 | 99 |
| 100 | ... | ... | ... | 100 |

4 PER CENT. TABLE 101. 4 PER CENT.

## AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

### COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 53391 | 1078543 | 20·697 | ·1882 | ·00910 | 16 |
| 17 | 51242 | 1027301 | 20·545 | ·1942 | ·00945 | 17 |
| 18 | 49173 | 978128 | 20·389 | ·2003 | ·00982 | 18 |
| 19 | 47177 | 930951 | 20·230 | ·2066 | ·01021 | 19 |
| 20 | 45249 | 885702 | 20·071 | ·2128 | ·01060 | 20 |
| 21 | 43388 | 842314 | 19·910 | ·2191 | ·01101 | 21 |
| 22 | 41591 | 800723 | 19·749 | ·2254 | ·01141 | 22 |
| 23 | 39856 | 760867 | 19·588 | ·2318 | ·01183 | 23 |
| 24 | 38183 | 722684 | 19·424 | ·2382 | ·01226 | 24 |
| 25 | 36570 | 686114 | 19·257 | ·2447 | ·01271 | 25 |
| 26 | 35017 | 651097 | 19·090 | ·2513 | ·01316 | 26 |
| 27 | 33523 | 617574 | 18·919 | ·2580 | ·01363 | 27 |
| 28 | 32086 | 585488 | 18·743 | ·2649 | ·01413 | 28 |
| 29 | 30705 | 554783 | 18·564 | ·2719 | ·01465 | 29 |
| 30 | 29381 | 525402 | 18·379 | ·2792 | ·01519 | 30 |
| 31 | 28109 | 497293 | 18·187 | ·2867 | ·01576 | 31 |
| 32 | 26890 | 470403 | 17·990 | ·2944 | ·01637 | 32 |
| 33 | 25721 | 444682 | 17·785 | ·3025 | ·01701 | 33 |
| 34 | 24598 | 420084 | 17·574 | ·3107 | ·01768 | 34 |
| 35 | 23519 | 396565 | 17·358 | ·3192 | ·01839 | 35 |
| 36 | 22482 | 374083 | 17·135 | ·3279 | ·01914 | 36 |
| 37 | 21484 | 352599 | 16·908 | ·3369 | ·01993 | 37 |
| 38 | 20523 | 332076 | 16·677 | ·3459 | ·02074 | 38 |
| 39 | 19597 | 312479 | 16·441 | ·3552 | ·02161 | 39 |
| 40 | 18706 | 293773 | 16·200 | ·3646 | ·02251 | 40 |
| 41 | 17848 | 275925 | 15·955 | ·3742 | ·02346 | 41 |
| 42 | 17024 | 258901 | 15·704 | ·3841 | ·02445 | 42 |
| 43 | 16230 | 242671 | 15·448 | ·3941 | ·02551 | 43 |
| 44 | 15468 | 227203 | 15·185 | ·4044 | ·02664 | 44 |
| 45 | 14736 | 212467 | 14·915 | ·4150 | ·02783 | 45 |
| 46 | 14033 | 198434 | 14·636 | ·4260 | ·02910 | 46 |
| 47 | 13357 | 185077 | 14·352 | ·4371 | ·03046 | 47 |
| 48 | 12707 | 172370 | 14·061 | ·4485 | ·03190 | 48 |
| 49 | 12080 | 160290 | 13·765 | ·4601 | ·03342 | 49 |
| 50 | 11475 | 148815 | 13·465 | ·4719 | ·03505 | 50 |
| 51 | 10890 | 137925 | 13·161 | ·4838 | ·03676 | 51 |
| 52 | 10324 | 127601 | 12·856 | ·4958 | ·03856 | 52 |
| 53 | 9776·6 | 117824·9 | 12·547 | ·5079 | ·04048 | 53 |
| 54 | 9248·0 | 108576·9 | 12·236 | ·5201 | ·04251 | 54 |

TABLE 101.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 8738·6 | 99838·3 | 11·920 | ·5325 | ·04467 | 55 |
| 56 | 8248·0 | 91590·3 | 11·600 | ·5450 | ·04699 | 56 |
| 57 | 7776·1 | 83814·2 | 11·274 | ·5578 | ·04948 | 57 |
| 58 | 7322·0 | 76492·2 | 10·942 | ·5709 | ·05217 | 58 |
| 59 | 6884·3 | 69607·9 | 10·606 | ·5840 | ·05507 | 59 |
| 60 | 6460·7 | 63147·2 | 10·269 | ·5972 | ·05816 | 60 |
| 61 | 6049·8 | 57097·4 | 9·933 | ·6104 | ·06145 | 61 |
| 62 | 5650·2 | 51447·2 | 9·599 | ·6235 | ·06496 | 62 |
| 63 | 5261·6 | 46185·6 | 9·272 | ·6363 | ·06863 | 63 |
| 64 | 4884·7 | 41300·9 | 8·949 | ·6490 | ·07252 | 64 |
| 65 | 4520·5 | 36780·4 | 8·630 | ·6615 | ·07665 | 65 |
| 66 | 4170·1 | 32610·3 | 8·313 | ·6740 | ·08107 | 66 |
| 67 | 3834·9 | 28775·4 | 7·997 | ·6864 | ·08583 | 67 |
| 68 | 3514·9 | 25260·5 | 7·680 | ·6988 | ·09099 | 68 |
| 69 | 3209·9 | 22050·6 | 7·362 | ·7113 | ·09661 | 69 |
| 70 | 2919·2 | 19131·4 | 7·045 | ·7237 | ·10272 | 70 |
| 71 | 2642·1 | 16489·3 | 6·733 | ·7359 | ·10930 | 71 |
| 72 | 2377·8 | 14111·5 | 6·426 | ·7480 | ·11640 | 72 |
| 73 | 2126·1 | 11985·4 | 6·127 | ·7597 | ·12399 | 73 |
| 74 | 1887·3 | 10098·1 | 5·841 | ·7709 | ·13198 | 74 |
| 75 | 1661·8 | 8436·3 | 5·566 | ·7817 | ·14044 | 75 |
| 76 | 1450·6 | 6985·7 | 5·305 | ·7919 | ·14928 | 76 |
| 77 | 1254·7 | 5731·0 | 5·056 | ·8017 | ·15857 | 77 |
| 78 | 1074·7 | 4656·3 | 4·820 | ·8110 | ·16825 | 78 |
| 79 | 911·13 | 3745·20 | 4·597 | ·8197 | ·17830 | 79 |
| 80 | 763·91 | 2981·29 | 4·388 | ·8279 | ·18867 | 80 |
| 81 | 632·94 | 2348·35 | 4·194 | ·8355 | ·19921 | 81 |
| 82 | 517·90 | 1830·45 | 4·017 | ·8425 | ·20973 | 82 |
| 83 | 418·34 | 1412·11 | 3·857 | ·8487 | ·22005 | 83 |
| 84 | 333·58 | 1078·53 | 3·714 | ·8543 | ·23003 | 84 |
| 85 | 262·85 | 815·68 | 3·583 | ·8595 | ·23988 | 85 |
| 86 | 204·90 | 610·78 | 3·460 | ·8643 | ·24980 | 86 |
| 87 | 158·18 | 452·60 | 3·339 | ·8690 | ·26027 | 87 |
| 88 | 121·07 | 331·53 | 3·215 | ·8739 | ·27182 | 88 |
| 89 | 91·87 | 239·66 | 3·086 | ·8790 | ·28482 | 89 |
| 90 | 69·08 | 170·58 | 2·945 | ·8845 | ·30034 | 90 |
| 91 | 51·40 | 119·18 | 2·794 | ·8904 | ·31869 | 91 |
| 92 | 37·75 | 81·43 | 2·631 | ·8968 | ·34087 | 92 |
| 93 | 27·31 | 54·12 | 2·454 | ·9038 | ·36828 | 93 |
| 94 | 19·37 | 34·75 | 2·265 | ·9112 | ·40227 | 94 |
| 95 | 13·44 | 21·31 | 2·054 | ·9194 | ·44763 | 95 |
| 96 | 9·06 | 12·25 | 1·819 | ·9287 | ·51053 | 96 |
| 97 | 5·86 | 6·39 | 1·552 | ·9391 | ·60511 | 97 |
| 98 | 3·56 | 2·83 | 1·251 | ·9509 | ·76014 | 98 |
| 99 | 1·96 | ·87 | ·890 | ·9651 | 1·08438 | 99 |
| 100 | ·87 | ·00 | ·415 | ·9837 | 2·37036 | 100 |

4 PER CENT. TABLE 102. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 16·75 | 3·32 | 3·09 | 3·20 | 11·52 | 37·88 | 16 |
| 17 | 16·61 | 3·41 | 3·20 | 3·33 | 12·01 | 38·57 | 17 |
| 18 | 16·50 | 3·50 | 3·31 | 3·48 | 12·51 | 39·30 | 18 |
| 19 | 16·42 | 3·59 | 3·43 | 3·62 | 13·04 | 40·10 | 19 |
| 20 | 16·37 | 3·69 | 3·54 | 3·76 | 13·60 | 40·97 | 20 |
| 21 | 16·36 | 3·78 | 3·66 | 3·91 | 14·18 | 41·89 | 21 |
| 22 | 16·38 | 3·87 | 3·78 | 4·06 | 14·78 | 42·87 | 22 |
| 23 | 16·43 | 3·96 | 3·90 | 4·21 | 15·41 | 43·91 | 23 |
| 24 | 16·50 | 4·05 | 4·01 | 4·36 | 16·06 | 44·99 | 24 |
| 25 | 16·57 | 4·15 | 4·14 | 4·52 | 16·74 | 46·12 | 25 |
| 26 | 16·66 | 4·25 | 4·26 | 4·69 | 17·44 | 47·30 | 26 |
| 27 | 16·76 | 4·36 | 4·39 | 4·86 | 18·17 | 48·54 | 27 |
| 28 | 16·86 | 4·47 | 4·53 | 5·04 | 18·93 | 49·82 | 28 |
| 29 | 16·97 | 4·58 | 4·67 | 5·22 | 19·73 | 51·17 | 29 |
| 30 | 17·07 | 4·70 | 4·82 | 5·42 | 20·56 | 52·56 | 30 |
| 31 | 17·18 | 4·82 | 4·96 | 5·61 | 21·42 | 53·99 | 31 |
| 32 | 17·29 | 4·94 | 5·12 | 5·81 | 22·32 | 55·48 | 32 |
| 33 | 17·40 | 5·06 | 5·28 | 6·02 | 23·25 | 57·01 | 33 |
| 34 | 17·51 | 5·19 | 5·45 | 6·24 | 24·21 | 58·60 | 34 |
| 35 | 17·62 | 5·32 | 5·62 | 6·46 | 25·22 | 60·25 | 35 |
| 36 | 17·73 | 5·46 | 5·80 | 6·71 | 26·26 | 61·95 | 36 |
| 37 | 17·84 | 5·59 | 5·98 | 6·95 | 27·35 | 63·71 | 37 |
| 38 | 17·95 | 5·73 | 6·17 | 7·21 | 28·48 | 65·53 | 38 |
| 39 | 18·06 | 5·87 | 6·36 | 7·47 | 29·65 | 67·41 | 39 |
| 40 | 18·16 | 6·01 | 6·56 | 7·75 | 30·87 | 69·34 | 40 |
| 41 | 18·25 | 6·15 | 6·76 | 8·03 | 32·14 | 71·33 | 41 |
| 42 | 18·33 | 6·30 | 6·97 | 8·33 | 33·46 | 73·38 | 42 |
| 43 | 18·40 | 6·44 | 7·18 | 8·63 | 34·83 | 75·48 | 43 |
| 44 | 18·47 | 6·59 | 7·40 | 8·95 | 36·25 | 77·66 | 44 |
| 45 | 18·52 | 6·74 | 7·62 | 9·28 | 37·74 | 79·91 | 45 |
| 46 | 18·57 | 6·89 | 7·85 | 9·62 | 39·29 | 82·23 | 46 |
| 47 | 18·61 | 7·05 | 8·09 | 9·97 | 40·90 | 84·63 | 47 |
| 48 | 18·64 | 7·20 | 8·33 | 10·35 | 42·59 | 87·11 | 48 |
| 49 | 18·65 | 7·35 | 8·59 | 10·73 | 44·35 | 89·67 | 49 |
| 50 | 18·64 | 7·50 | 8·85 | 11·13 | 46·19 | 92·32 | 50 |
| 51 | 18·63 | 7·65 | 9·11 | 11·55 | 48·11 | 95·04 | 51 |
| 52 | 18·59 | 7·79 | 9·38 | 11·97 | 50·10 | 97·84 | 52 |
| 53 | 18·54 | 7·93 | 9·66 | 12·42 | 52·16 | 100·71 | 53 |
| 54 | 18·48 | 8·07 | 9·93 | 12·87 | 54·29 | 103·64 | 54 |

TABLE 102.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 18·39 | 8·20 | 10·21 | 13·34 | 56·49 | 106·62 | 55 |
| 56 | 18·27 | 8·32 | 10·48 | 13·81 | 58·76 | 109·64 | 56 |
| 57 | 18·12 | 8·44 | 10·73 | 14·28 | 61·13 | 112·71 | 57 |
| 58 | 17·95 | 8·55 | 10·98 | 14·76 | 63·60 | 115·83 | 58 |
| 59 | 17·74 | 8·64 | 11·22 | 15·22 | 66·18 | 119·00 | 59 |
| 60 | 17·50 | 8·72 | 11·44 | 15·68 | 68·89 | 122·24 | 60 |
| 61 | 17·24 | 8·79 | 11·65 | 16·15 | 71·74 | 125·57 | 61 |
| 62 | 16·94 | 8·83 | 11·85 | 16·60 | 74·73 | 128·95 | 62 |
| 63 | 16·61 | 8·86 | 12·02 | 17·05 | 77·83 | 132·37 | 63 |
| 64 | 16·24 | 8·87 | 12·18 | 17·46 | 81·01 | 135·76 | 64 |
| 65 | 15·83 | 8·85 | 12·30 | 17·85 | 84·24 | 139·07 | 65 |
| 66 | 15·38 | 8·80 | 12·39 | 18·20 | 87·47 | 142·24 | 66 |
| 67 | 14·87 | 8·71 | 12·44 | 18·49 | 90·66 | 145·16 | 67 |
| 68 | 14·30 | 8·58 | 12·42 | 18·70 | 93·77 | 147·77 | 68 |
| 69 | 13·67 | 8·41 | 12·33 | 18·81 | 96·76 | 149·98 | 69 |
| 70 | 13·01 | 8·19 | 12·16 | 18·78 | 99·58 | 151·73 | 70 |
| 71 | 12·33 | 7·93 | 11·91 | 18·64 | 102·21 | 153·02 | 71 |
| 72 | 11·64 | 7·64 | 11·60 | 18·37 | 104·60 | 153·85 | 72 |
| 73 | 10·96 | 7·33 | 11·23 | 17·98 | 106·74 | 154·23 | 73 |
| 74 | 10·28 | 7·01 | 10·81 | 17·48 | 108·60 | 154·19 | 74 |
| 75 | 9·62 | 6·67 | 10·37 | 16·92 | 110·16 | 153·74 | 75 |
| 76 | 8·96 | 6·33 | 9·89 | 16·28 | 111·40 | 152·86 | 76 |
| 77 | 8·31 | 5·97 | 9·38 | 15·56 | 112·32 | 151·54 | 77 |
| 78 | 7·68 | 5·61 | 8·83 | 14·79 | 112·88 | 149·79 | 78 |
| 79 | 7·07 | 5·24 | 8·25 | 13·98 | 113·10 | 147·64 | 79 |
| 80 | 6·50 | 4·87 | 7·68 | 13·15 | 112·94 | 145·15 | 80 |
| 81 | 5·98 | 4·52 | 7·14 | 12·32 | 112·42 | 142·38 | 81 |
| 82 | 5·51 | 4·19 | 6·65 | 11·52 | 111·53 | 139·40 | 82 |
| 83 | 5·08 | 3·88 | 6·25 | 10·77 | 110·35 | 136·33 | 83 |
| 84 | 4·68 | 3·62 | 5·91 | 10·09 | 109·00 | 133·31 | 84 |
| 85 | 4·32 | 3·41 | 5·64 | 9·48 | 107·49 | 130·33 | 85 |
| 86 | 3·99 | 3·23 | 5·40 | 8·98 | 105·78 | 127·37 | 86 |
| 87 | 3·70 | 3·07 | 5·19 | 8·53 | 103·79 | 124·28 | 87 |
| 88 | 3·48 | 2·94 | 4·99 | 8·14 | 101·27 | 120·82 | 88 |
| 89 | 3·34 | 2·82 | 4·79 | 7·81 | 98·03 | 116·79 | 89 |
| 90 | 3·19 | 2·69 | 4·57 | 7·47 | 94·15 | 112·07 | 90 |
| 91 | 3·03 | 2·56 | 4·34 | 7·08 | 89·58 | 106·58 | 91 |
| 92 | 2·85 | 2·41 | 4·09 | 6·68 | 84·43 | 100·46 | 92 |
| 93 | 2·67 | 2·25 | 3·82 | 6·23 | 78·84 | 93·80 | 93 |
| 94 | 2·46 | 2·08 | 3·53 | 5·76 | 72·85 | 86·68 | 94 |
| 95 | 2·24 | 1·89 | 3·20 | 5·23 | 66·17 | 78·73 | 95 |
| 96 | 1·98 | 1·68 | 2·85 | 4·64 | 58·74 | 69·90 | 96 |
| 97 | 1·70 | 1·44 | 2·44 | 3·99 | 50·39 | 59·96 | 97 |
| 98 | 1·38 | 1·17 | 1·99 | 3·24 | 41·00 | 48·79 | 98 |
| 99 | 1·01 | ·85 | 1·45 | 2·36 | 29·84 | 35·51 | 99 |
| 100 | ·53 | ·45 | ·76 | 1·24 | 15·63 | 18·61 | 100 |

4 PER CENT. TABLE 103. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 894061 | 1071266 | 1236056 | 170924 | 615340 | 16 |
| 17 | 851379 | 1026074 | 1189974 | 170924 | 615340 | 17 |
| 18 | 811422 | 983607 | 1146503 | 170924 | 615340 | 18 |
| 19 | 774528 | 944113 | 1105853 | 170731 | 615340 | 19 |
| 20 | 740707 | 907566 | 1067967 | 170315 | 615340 | 20 |
| 21 | 709779 | 873759 | 1032609 | 169738 | 615163 | 21 |
| 22 | 681318 | 842282 | 999390 | 168930 | 614781 | 22 |
| 23 | 654813 | 812723 | 967958 | 167873 | 614129 | 23 |
| 24 | 629846 | 784714 | 937998 | 166663 | 613193 | 24 |
| 25 | 606118 | 757996 | 909299 | 165393 | 611997 | 25 |
| 26 | 583466 | 732409 | 881708 | 164141 | 610601 | 26 |
| 27 | 561778 | 707843 | 855155 | 162907 | 609060 | 27 |
| 28 | 540953 | 684230 | 829574 | 161661 | 607453 | 28 |
| 29 | 520927 | 661505 | 804903 | 160374 | 605758 | 29 |
| 30 | 501614 | 639549 | 781025 | 159052 | 603986 | 30 |
| 31 | 482964 | 618312 | 757891 | 157673 | 602118 | 31 |
| 32 | 464929 | 597720 | 735429 | 156244 | 600138 | 32 |
| 33 | 447493 | 577760 | 713628 | 154797 | 597982 | 33 |
| 34 | 430641 | 558392 | 692424 | 153414 | 595643 | 34 |
| 35 | 414357 | 539583 | 671763 | 152067 | 593117 | 35 |
| 36 | 398606 | 521302 | 651620 | 150732 | 590404 | 36 |
| 37 | 383319 | 503478 | 631906 | 149370 | 587503 | 37 |
| 38 | 368422 | 486049 | 612567 | 147942 | 584416 | 38 |
| 39 | 353862 | 468922 | 593515 | 146458 | 581087 | 39 |
| 40 | 339617 | 452073 | 574713 | 144927 | 577506 | 40 |
| 41 | 325657 | 435500 | 556148 | 143337 | 573669 | 41 |
| 42 | 311991 | 419202 | 537828 | 141733 | 569573 | 42 |
| 43 | 298643 | 403211 | 519776 | 140104 | 565268 | 43 |
| 44 | 285634 | 387572 | 502030 | 138440 | 560784 | 44 |
| 45 | 272967 | 372278 | 484608 | 136749 | 556134 | 45 |
| 46 | 260629 | 357323 | 467524 | 135024 | 551316 | 46 |
| 47 | 248594 | 342687 | 450752 | 133258 | 546346 | 47 |
| 48 | 236817 | 328291 | 434206 | 131460 | 541187 | 48 |
| 49 | 225270 | 314080 | 417814 | 129627 | 535785 | 49 |
| 50 | 213944 | 300022 | 401531 | 127731 | 530063 | 50 |
| 51 | 202833 | 286127 | 385345 | 125741 | 523904 | 51 |
| 52 | 191943 | 272396 | 369249 | 123642 | 517213 | 52 |
| 53 | 181283 | 258843 | 353245 | 121412 | 509939 | 53 |
| 54 | 170861 | 245483 | 337336 | 119054 | 502057 | 54 |

TABLE 103.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 160666 | 232322 | 321514 | 116546 | 493615 | 55 |
| 56 | 150690 | 219349 | 305748 | 113889 | 484692 | 56 |
| 57 | 140935 | 206567 | 290035 | 111053 | 475362 | 57 |
| 58 | 131412 | 193988 | 274392 | 108028 | 465665 | 58 |
| 59 | 122125 | 181612 | 258828 | 104798 | 455597 | 59 |
| 60 | 113081 | 169427 | 243341 | 101357 | 445092 | 60 |
| 61 | 104272 | 157429 | 227923 | 97698 | 434026 | 61 |
| 62 | 95699·8 | 145612 | 212557 | 93810 | 422232 | 62 |
| 63 | 87378·3 | 134008 | 197277 | 89671 | 409515 | 63 |
| 64 | 79331·6 | 122650 | 182132 | 85284 | 395734 | 64 |
| 65 | 71576·8 | 111572 | 167182 | 80678 | 380816 | 65 |
| 66 | 64129·1 | 100819 | 152495 | 75875 | 364770 | 66 |
| 67 | 57013·2 | 90422·5 | 138111 | 70900 | 347662 | 67 |
| 68 | 50252·4 | 80422·5 | 124072 | 65736 | 329579 | 68 |
| 69 | 43891·9 | 70886·9 | 110461 | 60373 | 310578 | 69 |
| 70 | 37984·9 | 61893·2 | 97387·5 | 54852·5 | 290713 | 70 |
| 71 | 32572·5 | 53524·5 | 84992·5 | 49249·5 | 270055 | 71 |
| 72 | 27677·2 | 45845·4 | 73416·5 | 43671·5 | 248723 | 72 |
| 73 | 23296·6 | 38884·3 | 62752·5 | 38210·5 | 226946 | 73 |
| 74 | 19407·5 | 32633·6 | 53043·8 | 33014·2 | 204946 | 74 |
| 75 | 15982·7 | 27072·9 | 44304·6 | 28129·4 | 183054 | 75 |
| 76 | 12996·7 | 22178·2 | 36525·0 | 23613·0 | 161600 | 76 |
| 77 | 10428·6 | 17925·4 | 29687·8 | 19518·2 | 140924 | 77 |
| 78 | 8252·34 | 14283·6 | 23770·8 | 15891·2 | 121318 | 78 |
| 79 | 6443·84 | 11219·8 | 18733·9 | 12738·1 | 103046 | 79 |
| 80 | 4968·74 | 8691·92 | 14556·2 | 10048·9 | 86276·9 | 80 |
| 81 | 3786·14 | 6646·12 | 11163·3 | 7803·8 | 71151·9 | 81 |
| 82 | 2852·76 | 5020·02 | 8466·51 | 5969·59 | 57760·9 | 82 |
| 83 | 2124·34 | 3749·12 | 6362·11 | 4504·89 | 46165·0 | 83 |
| 84 | 1562·67 | 2772·11 | 4744·61 | 3363·89 | 36359·5 | 84 |
| 85 | 1135·36 | 2030·87 | 3512·91 | 2493·19 | 28251·9 | 85 |
| 86 | 816·84 | 1477·60 | 2584·65 | 1837·35 | 21675·3 | 86 |
| 87 | 585·37 | 1071·34 | 1892·23 | 1348·17 | 16417·9 | 87 |
| 88 | 421·43 | 777·17 | 1380·77 | 985·83 | 12260·7 | 88 |
| 89 | 306·94 | 566·04 | 1005·67 | 717·98 | 9006·25 | 89 |
| 90 | 220·41 | 406·47 | 722·17 | 515·58 | 6503·75 | 90 |
| 91 | 155·64 | 287·03 | 509·97 | 363·98 | 4604·65 | 91 |
| 92 | 107·72 | 198·67 | 352·98 | 251·97 | 3187·05 | 92 |
| 93 | 72·76 | 134·20 | 238·43 | 170·22 | 2152·75 | 93 |
| 94 | 47·68 | 87·95 | 156·27 | 111·56 | 1410·88 | 94 |
| 95 | 30·06 | 55·45 | 98·52 | 70·34 | 889·48 | 95 |
| 96 | 17·98 | 33·17 | 58·93 | 42·08 | 532·03 | 96 |
| 97 | 9·97 | 18·40 | 32·70 | 23·34 | 295·17 | 97 |
| 98 | 4·92 | 9·09 | 16·15 | 11·53 | 145·77 | 98 |
| 99 | 1·97 | 3·64 | 6·47 | 4·62 | 58·37 | 99 |
| 100 | ·46 | ·85 | 1·51 | 1·08 | 13·62 | 100 |

4 PER CENT. TABLE 104. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 19·82 | 3·98 | 3·62 | 3·75 | 13·87 | 45·04 | 16 |
| 17 | 19·70 | 4·09 | 3·75 | 3·91 | 14·45 | 45·90 | 17 |
| 18 | 19·60 | 4·21 | 3·88 | 4·07 | 15·06 | 46·83 | 18 |
| 19 | 19·54 | 4·34 | 4·02 | 4·23 | 15·70 | 47·84 | 19 |
| 20 | 19·52 | 4·46 | 4·16 | 4·40 | 16·36 | 48·91 | 20 |
| 21 | 19·54 | 4·58 | 4·30 | 4·57 | 17·05 | 50·04 | 21 |
| 22 | 19·58 | 4·70 | 4·44 | 4·74 | 17·77 | 51·24 | 22 |
| 23 | 19·66 | 4·81 | 4·58 | 4·92 | 18·53 | 52·50 | 23 |
| 24 | 19·74 | 4·93 | 4·73 | 5·11 | 19·32 | 53·82 | 24 |
| 25 | 19·84 | 5·05 | 4·88 | 5·30 | 20·14 | 55·21 | 25 |
| 26 | 19·94 | 5·18 | 5·04 | 5·50 | 21·01 | 56·66 | 26 |
| 27 | 20·05 | 5·31 | 5·20 | 5·71 | 21·91 | 58·18 | 27 |
| 28 | 20·17 | 5·45 | 5·37 | 5·92 | 22·86 | 59·76 | 28 |
| 29 | 20·30 | 5·59 | 5·55 | 6·14 | 23·84 | 61·41 | 29 |
| 30 | 20·43 | 5·74 | 5·72 | 6·36 | 24·86 | 63·12 | 30 |
| 31 | 20·56 | 5·89 | 5·90 | 6·59 | 25·93 | 64·88 | 31 |
| 32 | 20·69 | 6·04 | 6·08 | 6·83 | 27·03 | 66·68 | 32 |
| 33 | 20·80 | 6·19 | 6·27 | 7·08 | 28·18 | 68·51 | 33 |
| 34 | 20·90 | 6·33 | 6·46 | 7·34 | 29·36 | 70·39 | 34 |
| 35 | 20·99 | 6·48 | 6·66 | 7·60 | 30·59 | 72·31 | 35 |
| 36 | 21·06 | 6·63 | 6·86 | 7·87 | 31·85 | 74·27 | 36 |
| 37 | 21·13 | 6·77 | 7·06 | 8·15 | 33·17 | 76·29 | 37 |
| 38 | 21·20 | 6·93 | 7·28 | 8·45 | 34·54 | 78·39 | 38 |
| 39 | 21·26 | 7·08 | 7·49 | 8·75 | 35·98 | 80·56 | 39 |
| 40 | 21·32 | 7·24 | 7·72 | 9·06 | 37·48 | 82·81 | 40 |
| 41 | 21·37 | 7·41 | 7·94 | 9·38 | 39·05 | 85·16 | 41 |
| 42 | 21·42 | 7·57 | 8·18 | 9·71 | 40·69 | 87·57 | 42 |
| 43 | 21·45 | 7·73 | 8·42 | 10·05 | 42·40 | 90·05 | 43 |
| 44 | 21·47 | 7·89 | 8·67 | 10·39 | 44·17 | 92·60 | 44 |
| 45 | 21·47 | 8·04 | 8·92 | 10·76 | 46·01 | 95·20 | 45 |
| 46 | 21·45 | 8·19 | 9·16 | 11·15 | 47·91 | 97·86 | 46 |
| 47 | 21·42 | 8·33 | 9·41 | 11·58 | 49·86 | 100·60 | 47 |
| 48 | 21·38 | 8·47 | 9·66 | 12·01 | 51·88 | 103·39 | 48 |
| 49 | 21·31 | 8·61 | 9·90 | 12·46 | 53·96 | 106·25 | 49 |
| 50 | 21·23 | 8·74 | 10·15 | 12·93 | 56·13 | 109·19 | 50 |
| 51 | 21·13 | 8·88 | 10·42 | 13·40 | 58·38 | 112·21 | 51 |
| 52 | 21·00 | 9·02 | 10·70 | 13·88 | 60·75 | 115·35 | 52 |
| 53 | 20·85 | 9·16 | 10·99 | 14·36 | 63·24 | 118·60 | 53 |
| 54 | 20·68 | 9·30 | 11·28 | 14·85 | 65·85 | 121·96 | 54 |

TABLE 104.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 20·48 | 9·44 | 11·58 | 15·35 | 68·56 | 125·41 | 55 |
| 56 | 20·23 | 9·55 | 11·87 | 15·87 | 71·37 | 128·89 | 56 |
| 57 | 19·94 | 9·64 | 12·13 | 16·40 | 74·27 | 132·38 | 57 |
| 58 | 19·60 | 9·70 | 12·37 | 16·95 | 77·24 | 135·87 | 58 |
| 59 | 19·22 | 9·73 | 12·59 | 17·51 | 80·31 | 139·35 | 59 |
| 60 | 18·81 | 9·73 | 12·76 | 18·08 | 83·48 | 142·86 | 60 |
| 61 | 18·36 | 9·71 | 12·90 | 18·66 | 86·78 | 146·41 | 61 |
| 62 | 17·88 | 9·66 | 13·00 | 19·19 | 90·24 | 149·98 | 62 |
| 63 | 17·36 | 9·59 | 13·07 | 19·68 | 93·87 | 153·57 | 63 |
| 64 | 16·80 | 9·49 | 13·11 | 20·10 | 97·64 | 157·14 | 64 |
| 65 | 16·23 | 9·36 | 13·10 | 20·44 | 101·52 | 160·65 | 65 |
| 66 | 15·63 | 9·22 | 13·06 | 20·69 | 105·40 | 164·00 | 66 |
| 67 | 15·02 | 9·06 | 12·97 | 20·86 | 109·15 | 167·06 | 67 |
| 68 | 14·38 | 8·88 | 12·83 | 20·93 | 112·67 | 169·69 | 68 |
| 69 | 13·70 | 8·64 | 12·61 | 20·93 | 115·86 | 171·74 | 69 |
| 70 | 12·95 | 8·35 | 12·32 | 20·80 | 118·66 | 173·07 | 70 |
| 71 | 12·13 | 8·00 | 11·93 | 20·53 | 121·03 | 173·62 | 71 |
| 72 | 11·27 | 7·60 | 11·47 | 20·08 | 122·95 | 173·38 | 72 |
| 73 | 10·40 | 7·18 | 10·96 | 19·50 | 124·37 | 172·42 | 73 |
| 74 | 9·55 | 6·76 | 10·43 | 18·81 | 125·33 | 170·88 | 74 |
| 75 | 8·74 | 6·35 | 9·88 | 18·03 | 125·88 | 168·88 | 75 |
| 76 | 7·98 | 5·95 | 9·31 | 17·19 | 126·12 | 166·55 | 76 |
| 77 | 7·26 | 5·55 | 8·74 | 16·33 | 126·06 | 163·94 | 77 |
| 78 | 6·60 | 5·14 | 8·18 | 15·47 | 125·68 | 161·07 | 78 |
| 79 | 6·02 | 4·72 | 7·63 | 14·68 | 124·91 | 157·97 | 79 |
| 80 | 5·55 | 4·30 | 7·15 | 13·92 | 123·71 | 154·63 | 80 |
| 81 | 5·19 | 3·89 | 6·76 | 13·19 | 122·06 | 151·08 | 81 |
| 82 | 4·93 | 3·51 | 6·47 | 12·52 | 119·97 | 147·40 | 82 |
| 83 | 4·73 | 3·20 | 6·22 | 11·90 | 117·71 | 143·75 | 83 |
| 84 | 4·56 | 2·96 | 5·99 | 11·34 | 115·52 | 140·36 | 84 |
| 85 | 4·40 | 2·78 | 5·78 | 10·85 | 113·59 | 137·40 | 85 |
| 86 | 4·25 | 2·67 | 5·58 | 10·42 | 112·01 | 134·93 | 86 |
| 87 | 4·10 | 2·57 | 5·39 | 10·05 | 110·65 | 132·77 | 87 |
| 88 | 3·95 | 2·48 | 5·19 | 9·68 | 109·16 | 130·47 | 88 |
| 89 | 3·79 | 2·38 | 4·98 | 9·29 | 107·02 | 127·47 | 89 |
| 90 | 3·62 | 2·27 | 4·76 | 8·88 | 103·83 | 123·36 | 90 |
| 91 | 3·44 | 2·16 | 4·52 | 8·42 | 98·54 | 117·07 | 91 |
| 92 | 3·24 | 2·03 | 4·26 | 7·95 | 92·87 | 110·35 | 92 |
| 93 | 3·03 | 1·90 | 3·97 | 7·42 | 86·72 | 103·04 | 93 |
| 94 | 2·80 | 1·76 | 3·67 | 6·85 | 80·14 | 95·22 | 94 |
| 95 | 2·54 | 1·59 | 3·34 | 6·22 | 72·79 | 86·48 | 95 |
| 96 | 2·25 | 1·42 | 2·96 | 5·53 | 64·62 | 76·77 | 96 |
| 97 | 1·93 | 1·22 | 2·54 | 4·74 | 55·43 | 65·86 | 97 |
| 98 | 1·57 | ·99 | 2·07 | 3·85 | 45·10 | 53·59 | 98 |
| 99 | 1·14 | ·72 | 1·50 | 2·81 | 32·82 | 39·00 | 99 |
| 100 | ·60 | ·38 | ·79 | 1·47 | 17·20 | 20·43 | 100 |

4 PER CENT. TABLE 105. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\,All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1058137 | 1270742 | 1463838 | 200188 | 740630 | 16 |
| 17 | 1009493 | 1219272 | 1411270 | 200188 | 740630 | 17 |
| 18 | 964064 | 1171283 | 1362076 | 200188 | 740630 | 18 |
| 19 | 921969 | 1126780 | 1316513 | 199851 | 740582 | 19 |
| 20 | 883205 | 1085152 | 1273451 | 199252 | 740351 | 20 |
| 21 | 847580 | 1046293 | 1232820 | 198411 | 739907 | 21 |
| 22 | 814531 | 1009803 | 1194376 | 197349 | 739270 | 22 |
| 23 | 783466 | 975236 | 1157733 | 196208 | 738456 | 23 |
| 24 | 753896 | 942155 | 1122585 | 195037 | 737559 | 24 |
| 25 | 725534 | 910280 | 1088692 | 193841 | 736625 | 25 |
| 26 | 698265 | 879576 | 1055984 | 192589 | 735658 | 26 |
| 27 | 672157 | 850145 | 1024532 | 191252 | 734596 | 27 |
| 28 | 647200 | 821973 | 994360 | 189841 | 733383 | 28 |
| 29 | 623314 | 794979 | 965294 | 188366 | 732002 | 29 |
| 30 | 600337 | 768908 | 937091 | 186834 | 730470 | 30 |
| 31 | 578037 | 743533 | 909474 | 185283 | 728803 | 31 |
| 32 | 556290 | 718624 | 882256 | 183716 | 726934 | 32 |
| 33 | 534988 | 694061 | 855352 | 182113 | 724777 | 33 |
| 34 | 514086 | 669838 | 828765 | 180453 | 722262 | 34 |
| 35 | 493593 | 645978 | 802548 | 178721 | 719351 | 35 |
| 36 | 473541 | 622523 | 776702 | 176950 | 716086 | 36 |
| 37 | 454003 | 599556 | 751318 | 175169 | 712548 | 37 |
| 38 | 435021 | 577151 | 726478 | 173321 | 708852 | 38 |
| 39 | 416611 | 555371 | 702211 | 171436 | 705042 | 39 |
| 40 | 398786 | 534233 | 678565 | 169483 | 701098 | 40 |
| 41 | 381500 | 513658 | 655450 | 167456 | 697004 | 41 |
| 42 | 364662 | 493525 | 632772 | 165294 | 692699 | 42 |
| 43 | 348206 | 473728 | 610398 | 163051 | 688144 | 43 |
| 44 | 332108 | 454191 | 588247 | 160785 | 683264 | 44 |
| 45 | 316376 | 434912 | 566296 | 158580 | 677995 | 45 |
| 46 | 301047 | 415959 | 544568 | 156494 | 672272 | 46 |
| 47 | 286137 | 397394 | 523100 | 154523 | 666029 | 47 |
| 48 | 271624 | 379233 | 501930 | 152582 | 659228 | 48 |
| 49 | 257475 | 361429 | 481053 | 150550 | 651881 | 49 |
| 50 | 243629 | 343957 | 460473 | 148360 | 644028 | 50 |
| 51 | 230070 | 326798 | 440240 | 145912 | 635767 | 51 |
| 52 | 216816 | 309960 | 420380 | 143229 | 627158 | 52 |
| 53 | 203876 | 293464 | 400869 | 140346 | 618236 | 53 |
| 54 | 191258 | 277309 | 381651 | 137312 | 608937 | 54 |

TABLE 105.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 178942 | 261406 | 362592 | 134149 | 599137 | 55 |
| 56 | 166878 | 245648 | 343515 | 130926 | 588694 | 56 |
| 57 | 155057 | 230007 | 324350 | 127574 | 577522 | 57 |
| 58 | 143534 | 214530 | 305138 | 124132 | 565577 | 58 |
| 59 | 132337 | 199293 | 285932 | 120575 | 552853 | 59 |
| 60 | 121512 | 184373 | 266824 | 116846 | 539334 | 60 |
| 61 | 111077 | 169818 | 247873 | 112839 | 525016 | 61 |
| 62 | 101014 | 155609 | 229092 | 108437 | 509889 | 62 |
| 63 | 91334·2 | 141780 | 210562 | 103562 | 493900 | 63 |
| 64 | 82085·9 | 128424 | 192441 | 98192 | 476965 | 64 |
| 65 | 73348·7 | 115678 | 174905 | 92393 | 458922 | 65 |
| 66 | 65175·7 | 103640 | 158103 | 86279 | 439514 | 66 |
| 67 | 57591·8 | 92351·9 | 142103 | 79992 | 418558 | 67 |
| 68 | 50544·4 | 81741·9 | 126837 | 73613 | 396002 | 68 |
| 69 | 43962·2 | 71698·9 | 112187 | 67188 | 371891 | 69 |
| 70 | 37791·7 | 62169·2 | 98119·0 | 60729·0 | 346392 | 70 |
| 71 | 32048·7 | 53183·7 | 84707·0 | 54242·0 | 319783 | 71 |
| 72 | 26802·3 | 44877·7 | 72158·0 | 47779·0 | 292337 | 72 |
| 73 | 22115·8 | 37387·9 | 60699·0 | 41476·0 | 264418 | 73 |
| 74 | 18028·2 | 30794·5 | 50473·0 | 35490·0 | 236525 | 74 |
| 75 | 14529·0 | 25084·8 | 41496·4 | 29949·6 | 209192 | 75 |
| 76 | 11572·6 | 20205·6 | 33716·8 | 24928·2 | 182914 | 76 |
| 77 | 9105·81 | 16071·7 | 27043·0 | 20476·0 | 158169 | 77 |
| 78 | 7091·21 | 12616·0 | 21402·9 | 16637·1 | 135071 | 78 |
| 79 | 5485·91 | 9788·19 | 16742·7 | 13375·3 | 113808 | 79 |
| 80 | 4237·41 | 7524·49 | 12986·4 | 10627·3 | 94507·3 | 80 |
| 81 | 3282·86 | 5746·49 | 10022·3 | 8347·1 | 77255·3 | 81 |
| 82 | 2551·65 | 4371·39 | 7723·61 | 6479·79 | 62136·3 | 82 |
| 83 | 1979·76 | 3316·39 | 5917·31 | 4975·09 | 49245·3 | 83 |
| 84 | 1520·52 | 2506·72 | 4504·31 | 3782·09 | 38535·3 | 84 |
| 85 | 1156·29 | 1888·36 | 3407·41 | 2850·59 | 29856·7 | 85 |
| 86 | 870·67 | 1416·99 | 2560·81 | 2134·09 | 22951·6 | 86 |
| 87 | 648·98 | 1056·20 | 1908·78 | 1590·62 | 17502·6 | 87 |
| 88 | 478·49 | 778·74 | 1407·35 | 1172·75 | 13214·6 | 88 |
| 89 | 348·50 | 567·19 | 1025·03 | 854·05 | 9831·84 | 89 |
| 90 | 250·25 | 407·30 | 736·07 | 613·24 | 7172·64 | 90 |
| 91 | 176·71 | 287 62 | 519·78 | 433·03 | 5065·04 | 91 |
| 92 | 122·31 | 199·08 | 359·77 | 299 74 | 3505·74 | 92 |
| 93 | 82·61 | 134·48 | 243·02 | 202·49 | 2368·04 | 93 |
| 94 | 54·14 | 88·14 | 159·27 | 132·71 | 1551·98 | 94 |
| 95 | 34·13 | 55·57 | 100·41 | 83·67 | 978·44 | 95 |
| 96 | 20·41 | 33·24 | 60·06 | 50·04 | 585·24 | 96 |
| 97 | 11·32 | 18·44 | 33·32 | 27·76 | 324·69 | 97 |
| 98 | 5·59 | 9·11 | 16·46 | 13·70 | 160·35 | 98 |
| 99 | 2·24 | 3·65 | 6·59 | 5·49 | 64·21 | 99 |
| 100 | ·52 | ·85 | 1·54 | 1·28 | 14·98 | 100 |

4 PER CENT. TABLE 106. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 23·83 | 4·66 | 4·27 | 4·49 | 15·93 | 53·18 | 16 |
| 17 | 23·61 | 4·75 | 4·39 | 4·68 | 16·60 | 54·02 | 17 |
| 18 | 23·40 | 4·85 | 4·50 | 4·88 | 17·29 | 54·92 | 18 |
| 19 | 23·23 | 4·94 | 4·63 | 5·07 | 18·02 | 55·90 | 19 |
| 20 | 23·10 | 5·05 | 4·76 | 5·26 | 18·79 | 56·96 | 20 |
| 21 | 23·03 | 5·15 | 4·90 | 5·45 | 19·59 | 58·13 | 21 |
| 22 | 23·01 | 5·27 | 5·05 | 5·65 | 20·41 | 59·38 | 22 |
| 23 | 23·03 | 5·39 | 5·20 | 5·85 | 21·27 | 60·74 | 23 |
| 24 | 23·08 | 5·51 | 5·36 | 6·06 | 22·16 | 62·17 | 24 |
| 25 | 23·16 | 5·64 | 5·52 | 6·28 | 23·08 | 63·68 | 25 |
| 26 | 23·25 | 5·77 | 5·69 | 6·51 | 24·03 | 65·25 | 26 |
| 27 | 23·35 | 5·90 | 5·87 | 6·75 | 25·01 | 66·88 | 27 |
| 28 | 23·44 | 6·05 | 6·05 | 6·99 | 26·03 | 68·56 | 28 |
| 29 | 23·53 | 6·19 | 6·24 | 7·25 | 27·08 | 70·29 | 29 |
| 30 | 23·61 | 6·34 | 6·43 | 7·51 | 28·18 | 72·07 | 30 |
| 31 | 23·69 | 6·49 | 6·63 | 7·78 | 29·33 | 73·91 | 31 |
| 32 | 23·75 | 6·64 | 6·84 | 8·07 | 30·52 | 75·82 | 32 |
| 33 | 23·81 | 6·79 | 7·05 | 8·36 | 31·77 | 77·79 | 33 |
| 34 | 23·86 | 6·94 | 7·27 | 8·68 | 33·08 | 79·84 | 34 |
| 35 | 23·91 | 7·10 | 7·50 | 9·00 | 34·46 | 81·96 | 35 |
| 36 | 23·94 | 7·25 | 7·73 | 9·34 | 35·90 | 84·16 | 36 |
| 37 | 23·97 | 7·40 | 7·95 | 9·67 | 37·42 | 86·42 | 37 |
| 38 | 23·99 | 7·55 | 8·18 | 10·02 | 38·99 | 88·74 | 38 |
| 39 | 24·01 | 7·70 | 8·41 | 10·36 | 40·63 | 91·11 | 39 |
| 40 | 24·01 | 7·85 | 8·64 | 10·69 | 42·33 | 93·53 | 40 |
| 41 | 24·02 | 8·00 | 8·87 | 11·03 | 44·10 | 96·02 | 41 |
| 42 | 24·01 | 8·16 | 9·11 | 11·38 | 45·94 | 98·59 | 42 |
| 43 | 23·99 | 8·30 | 9·35 | 11·72 | 47·86 | 101·23 | 43 |
| 44 | 23·96 | 8·46 | 9·60 | 12·09 | 49·86 | 103·98 | 44 |
| 45 | 23·92 | 8·60 | 9·87 | 12·47 | 51·96 | 106·82 | 45 |
| 46 | 23·86 | 8·75 | 10·13 | 12·87 | 54·16 | 109·77 | 46 |
| 47 | 23·78 | 8·90 | 10·41 | 13·28 | 56·46 | 112·83 | 47 |
| 48 | 23·70 | 9·06 | 10·70 | 13·73 | 58·86 | 116·04 | 48 |
| 49 | 23·60 | 9·22 | 10·99 | 14·20 | 61·37 | 119·39 | 49 |
| 50 | 23·50 | 9·39 | 11·30 | 14·70 | 64·01 | 122·91 | 50 |
| 51 | 23·40 | 9·57 | 11·62 | 15·24 | 66·77 | 126·60 | 51 |
| 52 | 23·28 | 9·75 | 11·95 | 15·80 | 69·67 | 130·44 | 52 |
| 53 | 23·15 | 9·93 | 12·27 | 16·37 | 72·68 | 134·41 | 53 |
| 54 | 23·00 | 10·10 | 12·60 | 16·97 | 75·83 | 138·49 | 54 |

TABLE 106.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 22·81 | 10·26 | 12·91 | 17·57 | 79·08 | 142·64 | 55 |
| 56 | 22·57 | 10·41 | 13·22 | 18·20 | 82·45 | 146·85 | 56 |
| 57 | 22·27 | 10·55 | 13·52 | 18·84 | 85·94 | 151·11 | 57 |
| 58 | 21·90 | 10·65 | 13·80 | 19·48 | 89·55 | 155·38 | 58 |
| 59 | 21·45 | 10·74 | 14·08 | 20·10 | 93·28 | 159·65 | 59 |
| 60 | 20·93 | 10·78 | 14·33 | 20·72 | 97·16 | 163·92 | 60 |
| 61 | 20·34 | 10·78 | 14·55 | 21·28 | 101·19 | 168·14 | 61 |
| 62 | 19·71 | 10·73 | 14·73 | 21·76 | 105·40 | 172·33 | 62 |
| 63 | 19·03 | 10·64 | 14·86 | 22·18 | 109·74 | 176·45 | 63 |
| 64 | 18·32 | 10·49 | 14·94 | 22·50 | 114·20 | 180·45 | 64 |
| 65 | 17·59 | 10·30 | 14·94 | 22·73 | 118·70 | 184·26 | 65 |
| 66 | 16·83 | 10·07 | 14·87 | 22·88 | 123·12 | 187·77 | 66 |
| 67 | 16·05 | 9·80 | 14·70 | 22·91 | 127·34 | 190·80 | 67 |
| 68 | 15·23 | 9·48 | 14·43 | 22·85 | 131·24 | 193·23 | 68 |
| 69 | 14·37 | 9·12 | 14·05 | 22·65 | 134·78 | 194·97 | 69 |
| 70 | 13·50 | 8·72 | 13·56 | 22·20 | 137·99 | 195·97 | 70 |
| 71 | 12·63 | 8·29 | 12·97 | 21·60 | 140·83 | 196·32 | 71 |
| 72 | 11·79 | 7·83 | 12·33 | 20·70 | 143·42 | 196·06 | 72 |
| 73 | 10·99 | 7·36 | 11·65 | 19·57 | 145·71 | 195·28 | 73 |
| 74 | 10·28 | 6·91 | 10·99 | 18·28 | 147·70 | 194·15 | 74 |
| 75 | 9·65 | 6·49 | 10·36 | 16·95 | 149·33 | 192·78 | 75 |
| 76 | 9·10 | 6·11 | 9·80 | 15·69 | 150·50 | 191·19 | 76 |
| 77 | 8·63 | 5·77 | 9·29 | 14·57 | 151·14 | 189·40 | 77 |
| 78 | 8·22 | 5·46 | 8·85 | 13·64 | 151·16 | 187·32 | 78 |
| 79 | 7·84 | 5·16 | 8·43 | 12·90 | 150·50 | 184·83 | 79 |
| 80 | 7·48 | 4·88 | 8·05 | 12·31 | 149·18 | 181·90 | 80 |
| 81 | 7·15 | 4·60 | 7·70 | 11·77 | 147·24 | 178·46 | 81 |
| 82 | 6·86 | 4·33 | 7·37 | 11·28 | 144·71 | 174·55 | 82 |
| 83 | 6·58 | 4·07 | 7·08 | 10·83 | 141·72 | 170·29 | 83 |
| 84 | 6·34 | 3·82 | 6·82 | 10·43 | 138·35 | 165·76 | 84 |
| 85 | 6·12 | 3·57 | 6·59 | 10·07 | 134·62 | 160·96 | 85 |
| 86 | 5·91 | 3·35 | 6·36 | 9·73 | 130·59 | 155·94 | 86 |
| 87 | 5·71 | 3·18 | 6·14 | 9·38 | 126·35 | 150·76 | 87 |
| 88 | 5·50 | 3·04 | 5·92 | 9·05 | 121·80 | 145·31 | 88 |
| 89 | 5·28 | 2·92 | 5·68 | 8·68 | 116·90 | 139·46 | 89 |
| 90 | 5·04 | 2·79 | 5·42 | 8·29 | 111·65 | 133·19 | 90 |
| 91 | 4·78 | 2·65 | 5·14 | 7·88 | 105·95 | 126·40 | 91 |
| 92 | 4·51 | 2·49 | 4·85 | 7·41 | 99·86 | 119·13 | 92 |
| 93 | 4·21 | 2·33 | 4·53 | 6·92 | 93·25 | 111·24 | 93 |
| 94 | 3·89 | 2·15 | 4·19 | 6·40 | 86·17 | 102·80 | 94 |
| 95 | 3·53 | 1·95 | 3·80 | 5·81 | 78·27 | 93·37 | 95 |
| 96 | 3·14 | 1·73 | 3·37 | 5·16 | 69·48 | 82·89 | 96 |
| 97 | 2·69 | 1·48 | 2·89 | 4·43 | 59·60 | 71·10 | 97 |
| 98 | 2·19 | 1·21 | 2·35 | 3·60 | 48·50 | 57·86 | 98 |
| 99 | 1·60 | ·88 | 1·71 | 2·63 | 35·29 | 42·11 | 99 |
| 100 | ·84 | ·46 | ·89 | 1·38 | 18·49 | 22·06 | 100 |

4 PER CENT. TABLE 107. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1272169 | 1521059 | 1749111 | 239939 | 850366 | 16 |
| 17 | 1209611 | 1453062 | 1677714 | 239939 | 850366 | 17 |
| 18 | 1150629 | 1388860 | 1610298 | 239840 | 850366 | 18 |
| 19 | 1095819 | 1329041 | 1547444 | 239262 | 850318 | 19 |
| 20 | 1045412 | 1273782 | 1489274 | 238154 | 850133 | 20 |
| 21 | 999198 | 1222871 | 1435572 | 236648 | 849734 | 21 |
| 22 | 956803 | 1175888 | 1385914 | 234948 | 849012 | 22 |
| 23 | 917717 | 1132364 | 1339744 | 233156 | 847872 | 23 |
| 24 | 881242 | 1091559 | 1296286 | 231401 | 846234 | 24 |
| 25 | 846826 | 1052883 | 1254957 | 229719 | 844104 | 25 |
| 26 | 814118 | 1016023 | 1215449 | 228002 | 841491 | 26 |
| 27 | 782666 | 980528 | 1177281 | 226255 | 838476 | 27 |
| 28 | 752198 | 946125 | 1140221 | 224451 | 835131 | 28 |
| 29 | 722599 | 912634 | 1104124 | 222568 | 831584 | 29 |
| 30 | 693795 | 879986 | 1068923 | 220645 | 827950 | 30 |
| 31 | 665834 | 848202 | 1034611 | 218719 | 824300 | 31 |
| 32 | 638698 | 817218 | 1001124 | 216877 | 820699 | 32 |
| 33 | 612374 | 787028 | 968461 | 215115 | 817201 | 33 |
| 34 | 586919 | 757699 | 936618 | 213429 | 813805 | 34 |
| 35 | 562265 | 729173 | 905518 | 211745 | 810486 | 35 |
| 36 | 538304 | 701303 | 874981 | 209928 | 807198 | 36 |
| 37 | 515030 | 674073 | 844915 | 207885 | 803813 | 37 |
| 38 | 492436 | 647468 | 815329 | 205575 | 800202 | 38 |
| 39 | 470496 | 621477 | 786229 | 202949 | 796271 | 39 |
| 40 | 449224 | 596127 | 757662 | 200040 | 791924 | 40 |
| 41 | 428649 | 571496 | 729760 | 196933 | 787174 | 41 |
| 42 | 408725 | 547546 | 702551 | 193673 | 782101 | 42 |
| 43 | 389410 | 524208 | 675972 | 190349 | 776782 | 43 |
| 44 | 370681 | 501471 | 650018 | 187037 | 771300 | 44 |
| 45 | 352489 | 479278 | 624639 | 183776 | 765714 | 45 |
| 46 | 334801 | 457621 | 599819 | 180541 | 759991 | 46 |
| 47 | 317673 | 436605 | 575654 | 177407 | 754062 | 47 |
| 48 | 301101 | 416229 | 552138 | 174411 | 747913 | 48 |
| 49 | 285094 | 396505 | 529291 | 171537 | 741421 | 49 |
| 50 | 269659 | 377443 | 507121 | 168736 | 734521 | 50 |
| 51 | 254769 | 358976 | 485524 | 165952 | 727155 | 51 |
| 52 | 240359 | 340993 | 464328 | 163079 | 719213 | 52 |
| 53 | 226374 | 323411 | 443411 | 160065 | 710603 | 53 |
| 54 | 212719 | 306105 | 422615 | 156899 | 701246 | 54 |

TABLE 107.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 199342 | 289006 | 401857 | 153573 | 691042 | 55 |
| 56 | 186174 | 272051 | 381090 | 150101 | 680030 | 56 |
| 57 | 173168 | 255168 | 360283 | 146481 | 668249 | 57 |
| 58 | 160325 | 238340 | 339426 | 142610 | 655655 | 58 |
| 59 | 147672 | 221605 | 318530 | 138414 | 642172 | 59 |
| 60 | 135220 | 204891 | 297481 | 133846 | 627712 | 60 |
| 61 | 123072 | 188285 | 276323 | 128707 | 612206 | 61 |
| 62 | 111349 | 171983 | 255227 | 122947 | 595501 | 62 |
| 63 | 100132 | 156098 | 234303 | 116659 | 577424 | 63 |
| 64 | 89499·2 | 140735 | 213692 | 109891 | 557842 | 64 |
| 65 | 79516·7 | 126076 | 193619 | 102761 | 536584 | 65 |
| 66 | 70197·3 | 112192 | 174199 | 95386 | 513442 | 66 |
| 67 | 61533·5 | 99103·9 | 155487 | 87883 | 488306 | 67 |
| 68 | 53513·0 | 86844·9 | 137569 | 80323 | 461284 | 68 |
| 69 | 46127·7 | 75413·9 | 120507 | 72696 | 432630 | 69 |
| 70 | 39406·1 | 64867·9 | 104445 | 64916 | 402742 | 70 |
| 71 | 33371·3 | 55273·9 | 89552·5 | 57045·5 | 372093 | 71 |
| 72 | 28027·1 | 46639·3 | 75949·5 | 49208·5 | 341023 | 72 |
| 73 | 23374·3 | 39012·2 | 63786·5 | 41597·5 | 309797 | 73 |
| 74 | 19397·0 | 32432·7 | 53169·8 | 34489·2 | 278750 | 74 |
| 75 | 16032·5 | 26816·9 | 44035·4 | 28168·6 | 248152 | 75 |
| 76 | 13200·4 | 22060·5 | 36268·1 | 22752·9 | 218317 | 76 |
| 77 | 10824·1 | 18065·7 | 29724·1 | 18267·9 | 189636 | 77 |
| 78 | 8830·39 | 14699·5 | 24207·3 | 14643·7 | 162465 | 78 |
| 79 | 7139·89 | 11843·9 | 19527·4 | 11748·6 | 137130 | 79 |
| 80 | 5715·79 | 9440·64 | 15589·6 | 9405·4 | 113958 | 80 |
| 81 | 4528·39 | 7439·44 | 12311·1 | 7450·6 | 93194·3 | 81 |
| 82 | 3550·21 | 5793·24 | 9612·55 | 5841·25 | 74948·3 | 82 |
| 83 | 2754·53 | 4457·44 | 7420·75 | 4532·05 | 59285·3 | 83 |
| 84 | 2115·58 | 3388·54 | 5664·45 | 3480·35 | 46150·3 | 84 |
| 85 | 1608·82 | 2546·72 | 4277·45 | 2647·35 | 35383·3 | 85 |
| 86 | 1211·43 | 1897·07 | 3200·25 | 1993·15 | 26758·7 | 86 |
| 87 | 902·98 | 1405·51 | 2376·87 | 1485·53 | 19986·2 | 87 |
| 88 | 665·78 | 1034·03 | 1750·21 | 1095·29 | 14746·3 | 88 |
| 89 | 484·92 | 753·12 | 1274·74 | 797·76 | 10740·3 | 89 |
| 90 | 348·23 | 540·81 | 915·38 | 572·97 | 7712·48 | 90 |
| 91 | 245·91 | 381·90 | 646·40 | 404·65 | 5446·18 | 91 |
| 92 | 170·21 | 264·33 | 447·40 | 280·05 | 3769·58 | 92 |
| 93 | 114·98 | 178·55 | 302·21 | 189·14 | 2546·28 | 93 |
| 94 | 75·36 | 117·02 | 198·06 | 123·98 | 1668·79 | 94 |
| 95 | 47·52 | 73·77 | 124·86 | 78·17 | 1052·08 | 95 |
| 96 | 28·43 | 44·13 | 74·68 | 46·77 | 629·28 | 96 |
| 97 | 15·78 | 24·48 | 41·43 | 25·95 | 349·12 | 97 |
| 98 | 7·80 | 12·09 | 20·46 | 12·82 | 172·41 | 98 |
| 99 | 3·13 | 4·84 | 8·19 | 5·14 | 69·04 | 99 |
| 100 | ·73 | 1·13 | 1·91 | 1·20 | 16·11 | 100 |

4 PER CENT. TABLE 108. 4 PER CENT.

## AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 16 | 18·797 | ·2628 | ·1314 | 16 |
| 17 | 18·600 | ·2705 | ·1352 | 17 |
| 18 | 18·400 | ·2783 | ·1392 | 18 |
| 19 | 18·199 | ·2862 | ·1431 | 19 |
| 20 | 18·000 | ·2940 | ·1470 | 20 |
| 21 | 17·802 | ·3018 | ·1509 | 21 |
| 22 | 17·605 | ·3095 | ·1548 | 22 |
| 23 | 17·411 | ·3171 | ·1586 | 23 |
| 24 | 17·217 | ·3247 | ·1624 | 24 |
| 25 | 17·023 | ·3323 | ·1662 | 25 |
| 26 | 16·828 | ·3400 | ·1700 | 26 |
| 27 | 16·632 | ·3477 | ·1738 | 27 |
| 28 | 16·432 | ·3555 | ·1778 | 28 |
| 29 | 16·228 | ·3635 | ·1818 | 29 |
| 30 | 16·018 | ·3718 | ·1859 | 30 |
| 31 | 15·802 | ·3802 | ·1901 | 31 |
| 32 | 15·578 | ·3890 | ·1945 | 32 |
| 33 | 15·347 | ·3981 | ·1990 | 33 |
| 34 | 15·109 | ·4074 | ·2037 | 34 |
| 35 | 14·866 | ·4169 | ·2085 | 35 |
| 36 | 14·617 | ·4267 | ·2134 | 36 |
| 37 | 14·364 | ·4366 | ·2183 | 37 |
| 38 | 14·109 | ·4466 | ·2233 | 38 |
| 39 | 13·851 | ·4567 | ·2284 | 39 |
| 40 | 13·591 | ·4670 | ·2335 | 40 |
| 41 | 13·327 | ·4773 | ·2387 | 41 |
| 42 | 13·058 | ·4879 | ·2439 | 42 |
| 43 | 12·785 | ·4986 | ·2493 | 43 |
| 44 | 12·506 | ·5095 | ·2547 | 44 |
| 45 | 12·219 | ·5208 | ·2604 | 45 |
| 46 | 11·927 | ·5322 | ·2661 | 46 |
| 47 | 11·628 | ·5439 | ·2720 | 47 |
| 48 | 11·323 | ·5559 | ·2780 | 48 |
| 49 | 11·016 | ·5679 | ·2840 | 49 |
| 50 | 10·706 | ·5801 | ·2900 | 50 |
| 51 | 10·396 | ·5923 | ·2961 | 51 |
| 52 | 10·088 | ·6044 | ·3022 | 52 |
| 53 | 9·781 | ·6164 | ·3082 | 53 |
| 54 | 9·474 | ·6284 | ·3142 | 54 |

TABLE 108.—*continued*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in Husband's Lifetime. $\bar{A}'_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 9·165 | ·6405 | ·3203 | 55 |
| 56 | 8·852 | ·6528 | ·3264 | 56 |
| 57 | 8·536 | ·6652 | ·3326 | 57 |
| 58 | 8·216 | ·6778 | ·3389 | 58 |
| 59 | 7·894 | ·6904 | ·3452 | 59 |
| 60 | 7·572 | ·7030 | ·3515 | 60 |
| 61 | 7·256 | ·7154 | ·3577 | 61 |
| 62 | 6·947 | ·7275 | ·3638 | 62 |
| 63 | 6·650 | ·7392 | ·3696 | 63 |
| 64 | 6·362 | ·7505 | ·3752 | 64 |
| 65 | 6·083 | ·7614 | ·3807 | 65 |
| 66 | 5·809 | ·7722 | ·3861 | 66 |
| 67 | 5·538 | ·7828 | ·3914 | 67 |
| 68 | 5·268 | ·7934 | ·3967 | 68 |
| 69 | 4·999 | ·8039 | ·4020 | 69 |
| 70 | 4·732 | ·8144 | ·4072 | 70 |
| 71 | 4·469 | ·8247 | ·4124 | 71 |
| 72 | 4·214 | ·8347 | ·4174 | 72 |
| 73 | 3·970 | ·8443 | ·4222 | 73 |
| 74 | 3·738 | ·8534 | ·4267 | 74 |
| 75 | 3·518 | ·8620 | ·4310 | 75 |
| 76 | 3·313 | ·8701 | ·4350 | 76 |
| 77 | 3·120 | ·8776 | ·4388 | 77 |
| 78 | 2·939 | ·8847 | ·4424 | 78 |
| 79 | 2·771 | ·8913 | ·4457 | 79 |
| 80 | 2·615 | ·8974 | ·4487 | 80 |
| 81 | 2·473 | ·9030 | ·4515 | 81 |
| 82 | 2·345 | ·9080 | ·4540 | 82 |
| 83 | 2·232 | ·9125 | ·4562 | 83 |
| 84 | 2·136 | ·9162 | ·4581 | 84 |
| 85 | 2·053 | ·9195 | ·4597 | 85 |
| 86 | 1·980 | ·9223 | ·4612 | 86 |
| 87 | 1·912 | ·9250 | ·4625 | 87 |
| 88 | 1·846 | ·9276 | ·4638 | 88 |
| 89 | 1·775 | ·9304 | ·4652 | 89 |
| 90 | 1·701 | ·9333 | ·4666 | 90 |
| 91 | 1·619 | ·9365 | ·4682 | 91 |
| 92 | 1·531 | ·9399 | ·4700 | 92 |
| 93 | 1·436 | ·9437 | ·4718 | 93 |
| 94 | 1·336 | ·9476 | ·4738 | 94 |
| 95 | 1·223 | ·9520 | ·4760 | 95 |
| 96 | 1·096 | ·9570 | ·4785 | 96 |
| 97 | ·952 | ·9627 | ·4813 | 97 |
| 98 | ·790 | ·9690 | ·4845 | 98 |
| 99 | ·595 | ·9767 | ·4883 | 99 |
| 100 | ·330 | ·9871 | ·4935 | 100 |

4 PER CENT. TABLE 109. 4 PER CENT.

## AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

### COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 53391 | 1047261 | 20·113 | ·2111 | ·01050 | 16 |
| 17 | 51206 | 996055 | 19·949 | ·2176 | ·01090 | 17 |
| 18 | 49102 | 946953 | 19·782 | ·2241 | ·01133 | 18 |
| 19 | 47075 | 899878 | 19·613 | ·2308 | ·01176 | 19 |
| 20 | 45121 | 854757 | 19·440 | ·2376 | ·01222 | 20 |
| 21 | 43240 | 811517 | 19·265 | ·2444 | ·01269 | 21 |
| 22 | 41431 | 770086 | 19·084 | ·2515 | ·01318 | 22 |
| 23 | 39692 | 730394 | 18·898 | ·2588 | ·01370 | 23 |
| 24 | 38022 | 692372 | 18·707 | ·2663 | ·01424 | 24 |
| 25 | 36417 | 655955 | 18·508 | ·2741 | ·01481 | 25 |
| 26 | 34876 | 621079 | 18·304 | ·2821 | ·01541 | 26 |
| 27 | 33396 | 587683 | 18·093 | ·2904 | ·01605 | 27 |
| 28 | 31971 | 555712 | 17·878 | ·2988 | ·01672 | 28 |
| 29 | 30599 | 525113 | 17·657 | ·3075 | ·01741 | 29 |
| 30 | 29279 | 495834 | 17·431 | ·3163 | ·01815 | 30 |
| 31 | 28005 | 467829 | 17·201 | ·3254 | ·01892 | 31 |
| 32 | 26778 | 441051 | 16·967 | ·3345 | ·01972 | 32 |
| 33 | 25595 | 415456 | 16·728 | ·3439 | ·02056 | 33 |
| 34 | 24455 | 391001 | 16·485 | ·3534 | ·02144 | 34 |
| 35 | 23356 | 367645 | 16·237 | ·3632 | ·02237 | 35 |
| 36 | 22296 | 345349 | 15·985 | ·3731 | ·02334 | 36 |
| 37 | 21274 | 324075 | 15·729 | ·3831 | ·02435 | 37 |
| 38 | 20287 | 303788 | 15·470 | ·3933 | ·02542 | 38 |
| 39 | 19334 | 284454 | 15·208 | ·4035 | ·02654 | 39 |
| 40 | 18414 | 266040 | 14·944 | ·4139 | ·02769 | 40 |
| 41 | 17524 | 248516 | 14·677 | ·4244 | ·02891 | 41 |
| 42 | 16666 | 231850 | 14·408 | ·4349 | ·03019 | 42 |
| 43 | 15838 | 216012 | 14·134 | ·4456 | ·03153 | 43 |
| 44 | 15041 | 200971 | 13·858 | ·4565 | ·03294 | 44 |
| 45 | 14275 | 186696 | 13·575 | ·4676 | ·03444 | 45 |
| 46 | 13539 | 173157 | 13·286 | ·4789 | ·03604 | 46 |
| 47 | 12833 | 160324 | 12·989 | ·4906 | ·03777 | 47 |
| 48 | 12156 | 148168 | 12·685 | ·5025 | ·03961 | 48 |
| 49 | 11505 | 136663 | 12·373 | ·5147 | ·04160 | 49 |
| 50 | 10879 | 125784 | 12·057 | ·5271 | ·04372 | 50 |
| 51 | 10275 | 115509 | 11·737 | ·5397 | ·04598 | 51 |
| 52 | 9692·1 | 105817·7 | 11·413 | ·5524 | ·04840 | 52 |
| 53 | 9128·7 | 96689·0 | 11·087 | ·5652 | ·05097 | 53 |
| 54 | 8583·6 | 88105·4 | 10·759 | ·5780 | ·05373 | 54 |

TABLE 109.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Premiums for Life Assurance. Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 8056·8 | 80048·6 | 10·431 | ·5909 | ·05665 | 55 |
| 56 | 7547·4 | 72501·2 | 10·101 | ·6038 | ·05978 | 56 |
| 57 | 7055·2 | 65446·0 | 9·770 | ·6168 | ·06313 | 57 |
| 58 | 6579·6 | 58866·4 | 9·441 | ·6297 | ·06670 | 58 |
| 59 | 6119·7 | 52746·7 | 9·113 | ·6426 | ·07051 | 59 |
| 60 | 5674·8 | 47071·9 | 8·789 | ·6553 | ·07455 | 60 |
| 61 | 5245·1 | 41826·8 | 8·468 | ·6679 | ·07887 | 61 |
| 62 | 4830·4 | 36996·4 | 8·152 | ·6803 | ·08345 | 62 |
| 63 | 4430·7 | 32565·7 | 7·843 | ·6924 | ·08828 | 63 |
| 64 | 4046·7 | 28519·0 | 7·540 | ·7043 | ·09341 | 64 |
| 65 | 3679·1 | 24839·9 | 7·244 | ·7160 | ·09882 | 65 |
| 66 | 3328·9 | 21511·0 | 6·954 | ·7273 | ·10458 | 66 |
| 67 | 2997·2 | 18513·8 | 6·668 | ·7385 | ·11075 | 67 |
| 68 | 2684·9 | 15828·9 | 6·386 | ·7495 | ·11737 | 68 |
| 69 | 2392·5 | 13436·4 | 6·106 | ·7605 | ·12455 | 69 |
| 70 | 2120·3 | 11316·1 | 5·827 | ·7715 | ·13240 | 70 |
| 71 | 1867·4 | 9448·7 | 5·549 | ·7824 | ·14099 | 71 |
| 72 | 1632·9 | 7815·8 | 5·275 | ·7931 | ·15035 | 72 |
| 73 | 1416·3 | 6399·5 | 5·006 | ·8037 | ·16054 | 73 |
| 74 | 1217·1 | 5182·4 | 4·745 | ·8139 | ·17153 | 74 |
| 75 | 1034·7 | 4147·7 | 4·495 | ·8237 | ·18325 | 75 |
| 76 | 868·90 | 3278·83 | 4·259 | ·8330 | ·19557 | 76 |
| 77 | 719·96 | 2558·87 | 4·038 | ·8416 | ·20843 | 77 |
| 78 | 587·99 | 1970·88 | 3·835 | ·8496 | ·22154 | 78 |
| 79 | 472·86 | 1498·02 | 3·649 | ·8569 | ·23483 | 79 |
| 80 | 374·15 | 1123·87 | 3·484 | ·8634 | ·24781 | 80 |
| 81 | 291·43 | 832·44 | 3·335 | ·8692 | ·26063 | 81 |
| 82 | 223·78 | 608·66 | 3·198 | ·8746 | ·27348 | 82 |
| 83 | 169·78 | 438·88 | 3·062 | ·8799 | ·28736 | 83 |
| 84 | 127·42 | 311·46 | 2·920 | ·8855 | ·30325 | 84 |
| 85 | 94·64 | 216·82 | 2·766 | ·8915 | ·32231 | 85 |
| 86 | 69·43 | 147·39 | 2·597 | ·8981 | ·34584 | 86 |
| 87 | 50·14 | 97·25 | 2·411 | ·9054 | ·37555 | 87 |
| 88 | 35·35 | 61·90 | 2·221 | ·9129 | ·41103 | 88 |
| 89 | 24·14 | 37·76 | 2·031 | ·9203 | ·45315 | 89 |
| 90 | 15·86 | 21·90 | 1·844 | ·9277 | ·50308 | 90 |
| 91 | 9·95 | 11·95 | 1·660 | ·9349 | ·56319 | 91 |
| 92 | 5·88 | 6·07 | 1·486 | ·9417 | ·63373 | 92 |
| 93 | 3·26 | 2·81 | 1·311 | ·9486 | ·72356 | 93 |
| 94 | 1·65 | 1·16 | 1·140 | ·9553 | ·83797 | 94 |
| 95 | ·75 | ·41 | ·978 | ·9617 | ·98333 | 95 |
| 96 | ·30 | ·11 | ·781 | ·9694 | 1·24123 | 96 |
| 97 | ·09 | ·02 | ·640 | ·9749 | 1·52328 | 97 |
| 98 | ·02 | ·00 | ·415 | ·9837 | 2·37036 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 110. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 15·94 | 2·96 | 2·62 | 2·55 | 8·33 | 32·41 | 16 |
| 17 | 15·79 | 3·04 | 2·71 | 2·66 | 8·69 | 32·89 | 17 |
| 18 | 15·65 | 3·11 | 2·81 | 2·78 | 9·06 | 33·42 | 18 |
| 19 | 15·54 | 3·19 | 2·91 | 2·89 | 9·45 | 33·99 | 19 |
| 20 | 15·47 | 3·27 | 3·00 | 3·01 | 9·86 | 34·61 | 20 |
| 21 | 15·43 | 3·35 | 3·10 | 3·13 | 10·29 | 35·29 | 21 |
| 22 | 15·42 | 3·42 | 3·19 | 3·24 | 10·73 | 36·00 | 22 |
| 23 | 15·43 | 3·49 | 3·28 | 3·36 | 11·18 | 36·75 | 23 |
| 24 | 15·45 | 3·57 | 3·38 | 3·47 | 11·65 | 37·52 | 24 |
| 25 | 15·48 | 3·64 | 3·47 | 3·59 | 12·13 | 38·32 | 25 |
| 26 | 15·52 | 3·72 | 3·57 | 3·72 | 12·62 | 39·15 | 26 |
| 27 | 15·56 | 3·80 | 3·67 | 3·84 | 13·14 | 40·01 | 27 |
| 28 | 15·61 | 3·88 | 3·77 | 3·98 | 13·67 | 40·90 | 28 |
| 29 | 15·66 | 3·97 | 3·87 | 4·11 | 14·23 | 41·84 | 29 |
| 30 | 15·70 | 4·06 | 3·98 | 4·25 | 14·81 | 42·81 | 30 |
| 31 | 15·75 | 4·15 | 4·10 | 4·40 | 15·42 | 43·82 | 31 |
| 32 | 15·81 | 4·24 | 4·22 | 4·55 | 16·05 | 44·86 | 32 |
| 33 | 15·86 | 4·34 | 4·34 | 4·70 | 16·71 | 45·95 | 33 |
| 34 | 15·91 | 4·44 | 4·47 | 4·86 | 17·39 | 47·08 | 34 |
| 35 | 15·97 | 4·54 | 4·60 | 5·03 | 18·11 | 48·25 | 35 |
| 36 | 16·03 | 4·65 | 4·73 | 5·22 | 18·84 | 49·46 | 36 |
| 37 | 16·08 | 4·75 | 4·87 | 5·40 | 19·61 | 50·72 | 37 |
| 38 | 16·14 | 4·86 | 5·02 | 5·59 | 20·42 | 52·03 | 38 |
| 39 | 16·19 | 4·97 | 5·17 | 5·79 | 21·25 | 53·37 | 39 |
| 40 | 16·24 | 5·08 | 5·32 | 6·00 | 22·12 | 54·76 | 40 |
| 41 | 16·28 | 5·19 | 5·48 | 6·22 | 23·03 | 56·19 | 41 |
| 42 | 16·31 | 5·30 | 5·64 | 6·44 | 23·98 | 57·67 | 42 |
| 43 | 16·34 | 5·41 | 5·81 | 6·68 | 24·97 | 59·21 | 43 |
| 44 | 16·37 | 5·53 | 5·98 | 6·92 | 26·00 | 60·80 | 44 |
| 45 | 16·38 | 5·65 | 6·15 | 7·18 | 27·08 | 62·45 | 45 |
| 46 | 16·39 | 5·77 | 6·34 | 7·45 | 28·20 | 64·15 | 46 |
| 47 | 16·39 | 5·89 | 6·53 | 7·73 | 29·38 | 65·92 | 47 |
| 48 | 16·38 | 6·01 | 6·72 | 8·02 | 30·61 | 67·74 | 48 |
| 49 | 16·34 | 6·13 | 6·92 | 8·32 | 31·90 | 69·61 | 49 |
| 50 | 16·30 | 6·25 | 7·12 | 8·63 | 33·23 | 71·53 | 50 |
| 51 | 16·23 | 6·36 | 7·33 | 8·95 | 34·62 | 73·49 | 51 |
| 52 | 16·15 | 6·47 | 7·54 | 9·29 | 36·05 | 75·50 | 52 |
| 53 | 16·05 | 6·57 | 7·76 | 9·63 | 37·53 | 77·54 | 53 |
| 54 | 15·94 | 6·66 | 7·97 | 9·99 | 39·06 | 79·63 | 54 |

TABLE 110.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 15·81 | 6·76 | 8·19 | 10·36 | 40·64 | 81·76 | 55 |
| 56 | 15·67 | 6·85 | 8·40 | 10·73 | 42·30 | 83·95 | 56 |
| 57 | 15·50 | 6·94 | 8·61 | 11·11 | 44·05 | 86·20 | 57 |
| 58 | 15·31 | 7·02 | 8·81 | 11·50 | 45·90 | 88·54 | 58 |
| 59 | 15·11 | 7·10 | 9·01 | 11·89 | 47·88 | 90·98 | 59 |
| 60 | 14·88 | 7·17 | 9·20 | 12·29 | 50·00 | 93·53 | 60 |
| 61 | 14·64 | 7·22 | 9·38 | 12·69 | 52·25 | 96·18 | 61 |
| 62 | 14·37 | 7·26 | 9·55 | 13·08 | 54·64 | 98·90 | 62 |
| 63 | 14·07 | 7·29 | 9·71 | 13·47 | 57·13 | 101·67 | 63 |
| 64 | 13·74 | 7·30 | 9·85 | 13·85 | 59·71 | 104·44 | 64 |
| 65 | 13·38 | 7·28 | 9·97 | 14·20 | 62·34 | 107·18 | 65 |
| 66 | 12·99 | 7·25 | 10·07 | 14·53 | 65·01 | 109·85 | 66 |
| 67 | 12·55 | 7·19 | 10·13 | 14·83 | 67·70 | 112·39 | 67 |
| 68 | 12·06 | 7·09 | 10·14 | 15·07 | 70·36 | 114·73 | 68 |
| 69 | 11·53 | 6·96 | 10·10 | 15·22 | 72·97 | 116·77 | 69 |
| 70 | 10·96 | 6·78 | 9·98 | 15·25 | 75·44 | 118·41 | 70 |
| 71 | 10·37 | 6·56 | 9·79 | 15·17 | 77·73 | 119·61 | 71 |
| 72 | 9·76 | 6·32 | 9·53 | 14·96 | 79·78 | 120·35 | 72 |
| 73 | 9·16 | 6·05 | 9·21 | 14·64 | 81·58 | 120·64 | 73 |
| 74 | 8·57 | 5·77 | 8·86 | 14·23 | 83·08 | 120·50 | 74 |
| 75 | 7·98 | 5·47 | 8·47 | 13·74 | 84·30 | 119·97 | 75 |
| 76 | 7·40 | 5·17 | 8·06 | 13·20 | 85·29 | 119·12 | 76 |
| 77 | 6·84 | 4·87 | 7·62 | 12·58 | 86·07 | 117·98 | 77 |
| 78 | 6·30 | 4·57 | 7·16 | 11·94 | 86·68 | 116·64 | 78 |
| 79 | 5·79 | 4·26 | 6·67 | 11·29 | 87·15 | 115·16 | 79 |
| 80 | 5·32 | 3·96 | 6·20 | 10·64 | 87·49 | 113·62 | 80 |
| 81 | 4·90 | 3·67 | 5·76 | 9·99 | 87·61 | 111·94 | 81 |
| 82 | 4·51 | 3·40 | 5·36 | 9·35 | 87·32 | 109·95 | 82 |
| 83 | 4·15 | 3·14 | 5·01 | 8·69 | 86·41 | 107·39 | 83 |
| 84 | 3·79 | 2·89 | 4·68 | 8·05 | 84·73 | 104·14 | 84 |
| 85 | 3·42 | 2·66 | 4·38 | 7·41 | 82·20 | 100·07 | 85 |
| 86 | 3·05 | 2·44 | 4·08 | 6·79 | 78·84 | 95·20 | 86 |
| 87 | 2·70 | 2·23 | 3·77 | 6·19 | 74·65 | 89·56 | 87 |
| 88 | 2·42 | 2·04 | 3·46 | 5·65 | 69·94 | 83·51 | 88 |
| 89 | 2·22 | 1·87 | 3·17 | 5·18 | 64·78 | 77·21 | 89 |
| 90 | 2·02 | 1·70 | 2·89 | 4·72 | 59·46 | 70·79 | 90 |
| 91 | 1·82 | 1·54 | 2·61 | 4·26 | 53·95 | 64·19 | 91 |
| 92 | 1·64 | 1·38 | 2·35 | 3·84 | 48·56 | 57·77 | 92 |
| 93 | 1·46 | 1·23 | 2·09 | 3·41 | 43·17 | 51·37 | 93 |
| 94 | 1·28 | 1·08 | 1·84 | 3·01 | 37·98 | 45·20 | 94 |
| 95 | 1·12 | ·94 | 1·62 | 2·64 | 33·21 | 39·53 | 95 |
| 96 | ·93 | ·76 | 1·33 | 2·19 | 27·33 | 32·54 | 96 |
| 97 | ·79 | ·67 | 1·12 | 1·91 | 23·24 | 27·73 | 97 |
| 98 | ·47 | ·47 | ·93 | 1·40 | 15·41 | 18·68 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 111. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 851119 | 1009033 | 1148882 | 136361 | 444964 | 16 |
| 17 | 808453 | 963858 | 1102817 | 136361 | 444964 | 17 |
| 18 | 768540 | 921438 | 1059394 | 136361 | 444964 | 18 |
| 19 | 731713 | 882015 | 1018817 | 136168 | 444964 | 19 |
| 20 | 697977 | 845560 | 981026 | 135753 | 444964 | 20 |
| 21 | 667146 | 811858 | 945778 | 135179 | 444787 | 21 |
| 22 | 638788 | 780494 | 912679 | 134374 | 444406 | 22 |
| 23 | 612389 | 751053 | 881373 | 133320 | 443757 | 23 |
| 24 | 587527 | 723161 | 851538 | 132116 | 442825 | 24 |
| 25 | 563898 | 696555 | 822960 | 130851 | 441634 | 25 |
| 26 | 541339 | 671073 | 795483 | 129603 | 440244 | 26 |
| 27 | 519736 | 646603 | 769034 | 128374 | 438709 | 27 |
| 28 | 498987 | 623077 | 743548 | 127132 | 437107 | 28 |
| 29 | 479032 | 600432 | 718964 | 125848 | 435419 | 29 |
| 30 | 459786 | 578552 | 695169 | 124531 | 433653 | 30 |
| 31 | 441202 | 557391 | 672118 | 123158 | 431791 | 31 |
| 32 | 423238 | 536880 | 649745 | 121733 | 429820 | 32 |
| 33 | 405881 | 517010 | 628042 | 120294 | 427673 | 33 |
| 34 | 389119 | 497746 | 606952 | 118919 | 425346 | 34 |
| 35 | 372939 | 479057 | 586423 | 117580 | 422837 | 35 |
| 36 | 357308 | 460915 | 566433 | 116256 | 420144 | 36 |
| 37 | 342150 | 443252 | 546897 | 114906 | 417269 | 37 |
| 38 | 327420 | 426009 | 527763 | 113493 | 414216 | 38 |
| 39 | 313042 | 409096 | 508949 | 112027 | 410928 | 39 |
| 40 | 299004 | 392492 | 490421 | 110517 | 407400 | 40 |
| 41 | 285280 | 376199 | 472170 | 108955 | 403627 | 41 |
| 42 | 271881 | 360220 | 454209 | 107382 | 399611 | 42 |
| 43 | 258835 | 344590 | 436565 | 105790 | 395403 | 43 |
| 44 | 246163 | 329356 | 419278 | 104169 | 391035 | 44 |
| 45 | 233869 | 314513 | 402369 | 102528 | 386522 | 45 |
| 46 | 221941 | 300055 | 385853 | 100859 | 381865 | 46 |
| 47 | 210354 | 285964 | 369705 | 99159 | 377080 | 47 |
| 48 | 199063 | 272163 | 353843 | 97435 | 372134 | 48 |
| 49 | 188041 | 258599 | 338197 | 95685 | 366978 | 49 |
| 50 | 177278 | 245241 | 322724 | 93884 | 361540 | 50 |
| 51 | 166768 | 232099 | 307414 | 92002 | 355714 | 51 |
| 52 | 156519 | 219175 | 292265 | 90026 | 349417 | 52 |
| 53 | 146539 | 206486 | 277280 | 87938 | 342607 | 53 |
| 54 | 136837 | 194048 | 262469 | 85744 | 335268 | 54 |

TABLE III.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\,12}$ | After Two Years. $K_x^{24\mid All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 127406 | 181873 | 247832 | 83424 | 327459 | 55 |
| 56 | 118243 | 169957 | 233350 | 80983 | 319263 | 56 |
| 57 | 109354 | 158310 | 219031 | 78401 | 310760 | 57 |
| 58 | 100754 | 146951 | 204906 | 75668 | 302004 | 58 |
| 59 | 92453·4 | 135889 | 190995 | 72780 | 293005 | 59 |
| 60 | 84461·1 | 125121 | 177309 | 69739 | 283722 | 60 |
| 61 | 76772·6 | 114649 | 163853 | 66546 | 274064 | 61 |
| 62 | 69392·0 | 104474 | 150622 | 63199 | 263909 | 62 |
| 63 | 62330·5 | 94626·5 | 137656 | 59686 | 253118 | 63 |
| 64 | 55608·5 | 85138·6 | 125004 | 56022 | 241605 | 64 |
| 65 | 49239·5 | 76040·5 | 112725 | 52240 | 229353 | 65 |
| 66 | 43235·0 | 67371·5 | 100884 | 48368 | 216416 | 66 |
| 67 | 37612·6 | 59157·6 | 89519·1 | 44436·9 | 202899 | 67 |
| 68 | 32387·0 | 51428·3 | 78667·1 | 40446·9 | 188922 | 68 |
| 69 | 27585·7 | 44230·2 | 68392·1 | 36398·9 | 174579 | 69 |
| 70 | 23237·5 | 37609·9 | 58769·1 | 32333·9 | 159957 | 70 |
| 71 | 19357·6 | 31610·7 | 49884·0 | 28316·0 | 145149 | 71 |
| 72 | 15945·1 | 26257·7 | 41814·3 | 24427·7 | 130279 | 72 |
| 73 | 12980·2 | 21546·2 | 34596·2 | 20731·8 | 115540 | 73 |
| 74 | 10429·1 | 17446·0 | 28227·8 | 17323·2 | 101109 | 74 |
| 75 | 8256·88 | 13919·1 | 22685·0 | 14224·9 | 87224·1 | 75 |
| 76 | 6431·28 | 10926·6 | 17928·7 | 11463·2 | 74108·1 | 76 |
| 77 | 4923·58 | 8429·91 | 13914·8 | 9059·1 | 61970·1 | 77 |
| 78 | 3702·18 | 6386·01 | 10593·9 | 7024·0 | 50966·1 | 78 |
| 79 | 2736·57 | 4750·21 | 7904·60 | 5340·00 | 41210·4 | 79 |
| 80 | 1991·08 | 3472·61 | 5793·30 | 3980·90 | 32735·8 | 80 |
| 81 | 1427·92 | 2498·38 | 4177·60 | 2912·00 | 25533·0 | 81 |
| 82 | 1010·32 | 1770·85 | 2971·00 | 2091·40 | 19541·9 | 82 |
| 83 | 704·30 | 1236·94 | 2086·90 | 1476·30 | 14670·2 | 83 |
| 84 | 482·42 | 850·99 | 1447·95 | 1025·45 | 10796·7 | 84 |
| 85 | 323·41 | 575·16 | 989·63 | 701·53 | 7779·65 | 85 |
| 86 | 211·75 | 381·21 | 664·22 | 471·64 | 5474·15 | 86 |
| 87 | 135·57 | 247·50 | 436·33 | 310·63 | 3743·85 | 87 |
| 88 | 85·42 | 157·51 | 279·87 | 199·79 | 2472·15 | 88 |
| 89 | 53·47 | 98·59 | 175·18 | 125·08 | 1563·85 | 89 |
| 90 | 31·99 | 58·99 | 104·82 | 74·83 | 942·77 | 90 |
| 91 | 18·14 | 33·45 | 59·45 | 42·42 | 536·69 | 91 |
| 92 | 9·65 | 17·79 | 31·63 | 22·57 | 285·52 | 92 |
| 93 | 4·75 | 8·76 | 15·58 | 11·12 | 140·61 | 93 |
| 94 | 2·12 | 3·91 | 6·96 | 4·97 | 62·80 | 94 |
| 95 | ·84 | 1·54 | 2·75 | 1·97 | 24·80 | 95 |
| 96 | ·28 | ·51 | ·91 | ·66 | 8·23 | 96 |
| 97 | ·07 | ·13 | ·23 | ·17 | 2·07 | 97 |
| 98 | ·01 | ·02 | ·04 | ·03 | ·33 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 112. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 18·94 | 3·58 | 3·11 | 3·01 | 10·08 | 38·72 | 16 |
| 17 | 18·79 | 3·68 | 3·22 | 3·15 | 10·51 | 39·35 | 17 |
| 18 | 18·68 | 3·79 | 3·33 | 3·28 | 10·96 | 40·03 | 18 |
| 19 | 18·59 | 3·90 | 3·45 | 3·41 | 11·43 | 40·78 | 19 |
| 20 | 18·53 | 4·00 | 3·57 | 3·55 | 11·92 | 41·58 | 20 |
| 21 | 18·52 | 4·10 | 3·68 | 3·68 | 12·43 | 42·42 | 21 |
| 22 | 18·53 | 4·20 | 3·80 | 3·82 | 12·96 | 43·31 | 22 |
| 23 | 18·57 | 4·29 | 3·91 | 3·96 | 13·51 | 44·24 | 23 |
| 24 | 18·61 | 4·39 | 4·03 | 4·10 | 14·08 | 45·21 | 24 |
| 25 | 18·65 | 4·49 | 4·15 | 4·24 | 14·67 | 46·21 | 25 |
| 26 | 18·70 | 4·59 | 4·28 | 4·40 | 15·29 | 47·26 | 26 |
| 27 | 18·75 | 4·69 | 4·41 | 4·55 | 15·94 | 48·34 | 27 |
| 28 | 18·81 | 4·80 | 4·54 | 4·71 | 16·61 | 49·48 | 28 |
| 29 | 18·87 | 4·92 | 4·68 | 4·88 | 17·31 | 50·65 | 29 |
| 30 | 18·94 | 5·03 | 4·82 | 5·04 | 18·04 | 51·87 | 30 |
| 31 | 19·01 | 5·15 | 4·96 | 5·22 | 18·80 | 53·14 | 31 |
| 32 | 19·07 | 5·27 | 5·10 | 5·40 | 19·59 | 54·43 | 32 |
| 33 | 19·12 | 5·39 | 5·24 | 5·58 | 20·42 | 55·75 | 33 |
| 34 | 19·16 | 5·50 | 5·39 | 5·78 | 21·26 | 57·10 | 34 |
| 35 | 19·19 | 5·62 | 5·55 | 5·98 | 22·14 | 58·48 | 35 |
| 36 | 19·21 | 5·74 | 5·70 | 6·18 | 23·05 | 59·88 | 36 |
| 37 | 19·23 | 5·85 | 5·86 | 6·40 | 23·99 | 61·33 | 37 |
| 38 | 19·23 | 5·97 | 6·03 | 6·62 | 24·98 | 62·83 | 38 |
| 39 | 19·24 | 6·09 | 6·20 | 6·85 | 26·01 | 64·39 | 39 |
| 40 | 19·25 | 6·22 | 6·38 | 7·08 | 27·10 | 66·03 | 40 |
| 41 | 19·26 | 6·35 | 6·56 | 7·33 | 28·25 | 67·75 | 41 |
| 42 | 19·26 | 6·48 | 6·75 | 7·58 | 29·45 | 69·52 | 42 |
| 43 | 19·25 | 6·62 | 6·94 | 7·84 | 30·71 | 71·35 | 43 |
| 44 | 19·23 | 6·74 | 7·14 | 8·10 | 32·02 | 73·23 | 44 |
| 45 | 19·19 | 6·86 | 7·34 | 8·39 | 33·38 | 75·17 | 45 |
| 46 | 19·14 | 6·98 | 7·54 | 8·70 | 34·79 | 77·14 | 46 |
| 47 | 19·07 | 7·09 | 7·74 | 9·03 | 36·23 | 79·16 | 47 |
| 48 | 18·99 | 7·20 | 7·93 | 9·38 | 37·71 | 81·21 | 48 |
| 49 | 18·89 | 7·30 | 8·12 | 9·74 | 39·24 | 83·29 | 49 |
| 50 | 18·77 | 7·40 | 8·32 | 10·11 | 40·81 | 85·41 | 50 |
| 51 | 18·62 | 7·51 | 8·53 | 10·48 | 42·45 | 87·58 | 51 |
| 52 | 18·46 | 7·61 | 8·74 | 10·85 | 44·16 | 89·83 | 52 |
| 53 | 18·27 | 7·71 | 8·98 | 11·22 | 45·97 | 92·16 | 53 |
| 54 | 18·06 | 7·82 | 9·21 | 11·61 | 47·89 | 94·59 | 54 |

TABLE 112.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 17·83 | 7·92 | 9·45 | 12·00 | 49·89 | 97·10 | 55 |
| 56 | 17·56 | 8·01 | 9·69 | 12·42 | 51·99 | 99·66 | 56 |
| 57 | 17·26 | 8·07 | 9·91 | 12·85 | 54·17 | 102·27 | 57 |
| 58 | 16·93 | 8·11 | 10·11 | 13·31 | 56·45 | 104·91 | 58 |
| 59 | 16·57 | 8·13 | 10·29 | 13·79 | 58·83 | 107·61 | 59 |
| 60 | 16·18 | 8·13 | 10·45 | 14·29 | 61·34 | 110·39 | 60 |
| 61 | 15·77 | 8·11 | 10·57 | 14·80 | 63·98 | 113·23 | 61 |
| 62 | 15·33 | 8·07 | 10·67 | 15·28 | 66·78 | 116·12 | 62 |
| 63 | 14·86 | 8·00 | 10·73 | 15·73 | 69·74 | 119·05 | 63 |
| 64 | 14·36 | 7·91 | 10·76 | 16·11 | 72·86 | 122·00 | 64 |
| 65 | 13·84 | 7·81 | 10·76 | 16·43 | 76·12 | 124·96 | 65 |
| 66 | 13·32 | 7·69 | 10·75 | 16·67 | 79·42 | 127·85 | 66 |
| 67 | 12·79 | 7·57 | 10·69 | 16·86 | 82·69 | 130·60 | 67 |
| 68 | 12·25 | 7·42 | 10·60 | 16·99 | 85·81 | 133·07 | 68 |
| 69 | 11·67 | 7·24 | 10·43 | 17·03 | 88·69 | 135·07 | 69 |
| 70 | 11·03 | 7·00 | 10·20 | 16·98 | 91·23 | 136·44 | 70 |
| 71 | 10·32 | 6·71 | 9·88 | 16·80 | 93·37 | 137·07 | 71 |
| 72 | 9·56 | 6·36 | 9·49 | 16·44 | 95·06 | 136·91 | 72 |
| 73 | 8·78 | 6·00 | 9·05 | 15·94 | 96·25 | 136·01 | 73 |
| 74 | 8·01 | 5·63 | 8·57 | 15·32 | 96·98 | 134·51 | 74 |
| 75 | 7·28 | 5·27 | 8·08 | 14·63 | 97·32 | 132·57 | 75 |
| 76 | 6·59 | 4·92 | 7·58 | 13·88 | 97·41 | 130·38 | 76 |
| 77 | 5·95 | 4·58 | 7·07 | 13·13 | 97·36 | 128·09 | 77 |
| 78 | 5·36 | 4·23 | 6·58 | 12·41 | 97·17 | 125·74 | 78 |
| 79 | 4·85 | 3·88 | 6·11 | 11·75 | 96·82 | 123·40 | 79 |
| 80 | 4·44 | 3·53 | 5·70 | 11·14 | 96·29 | 121·10 | 80 |
| 81 | 4·14 | 3·19 | 5·38 | 10·57 | 95·43 | 118·71 | 81 |
| 82 | 3·93 | 2·86 | 5·16 | 10·04 | 94·05 | 116·04 | 82 |
| 83 | 3·76 | 2·58 | 4·95 | 9·51 | 92·07 | 112·86 | 83 |
| 84 | 3·59 | 2·35 | 4·72 | 8·97 | 89·46 | 109·09 | 84 |
| 85 | 3·41 | 2·16 | 4·47 | 8·40 | 86·34 | 104·78 | 85 |
| 86 | 3·20 | 2·01 | 4·20 | 7·84 | 82·81 | 100·06 | 86 |
| 87 | 2·97 | 1·87 | 3·91 | 7·29 | 78·91 | 94·94 | 87 |
| 88 | 2·74 | 1·72 | 3·61 | 6·73 | 74·83 | 89·63 | 88 |
| 89 | 2·51 | 1·58 | 3·30 | 6·16 | 70·46 | 84·02 | 89 |
| 90 | 2·29 | 1·44 | 3·01 | 5·62 | 65·65 | 78·01 | 90 |
| 91 | 2·07 | 1·30 | 2·72 | 5·08 | 59·34 | 70·51 | 91 |
| 92 | 1·87 | 1·17 | 2·45 | 4·57 | 53·41 | 63·46 | 92 |
| 93 | 1·66 | 1·04 | 2·18 | 4·06 | 47·49 | 56·43 | 93 |
| 94 | 1·46 | ·91 | 1·92 | 3·57 | 41·78 | 49·65 | 94 |
| 95 | 1·29 | ·79 | 1·69 | 3·12 | 36·54 | 43·43 | 95 |
| 96 | 1·06 | ·63 | 1·43 | 2·56 | 30·09 | 35·77 | 96 |
| 97 | ·90 | ·56 | 1·23 | 2·13 | 25·71 | 30·53 | 97 |
| 98 | ·47 | ·47 | ·93 | 1·40 | 17·28 | 20·54 | 98 |
| 99 | .. | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 113. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1011008 | 1202267 | 1368170 | 160962 | 538303 | 16 |
| 17 | 962382 | 1150816 | 1315622 | 160962 | 538303 | 17 |
| 18 | 917004 | 1102880 | 1266483 | 160962 | 538303 | 18 |
| 19 | 874985 | 1058457 | 1221002 | 160625 | 538255 | 19 |
| 20 | 836318 | 1016933 | 1178048 | 160028 | 538024 | 20 |
| 21 | 800805 | 978196 | 1137544 | 159188 | 537583 | 21 |
| 22 | 767875 | 941838 | 1099239 | 158130 | 536948 | 22 |
| 23 | 736934 | 907409 | 1062743 | 156994 | 536137 | 23 |
| 24 | 707488 | 874466 | 1027742 | 155829 | 535243 | 24 |
| 25 | 679245 | 842725 | 993992 | 154637 | 534313 | 25 |
| 26 | 652088 | 812147 | 961418 | 153390 | 533351 | 26 |
| 27 | 626082 | 782831 | 930089 | 152058 | 532293 | 27 |
| 28 | 601216 | 754763 | 900028 | 150653 | 531084 | 28 |
| 29 | 577414 | 727864 | 871065 | 149182 | 529708 | 29 |
| 30 | 554517 | 701884 | 842960 | 147656 | 528181 | 30 |
| 31 | 532297 | 676600 | 815442 | 146110 | 526520 | 31 |
| 32 | 510635 | 651789 | 788331 | 144549 | 524658 | 32 |
| 33 | 489429 | 627337 | 761549 | 142953 | 522511 | 33 |
| 34 | 468639 | 603245 | 735105 | 141301 | 520010 | 34 |
| 35 | 448277 | 579537 | 709055 | 139580 | 517118 | 35 |
| 36 | 428378 | 556261 | 683405 | 137824 | 513877 | 36 |
| 37 | 409016 | 533502 | 658250 | 136059 | 510371 | 37 |
| 38 | 390235 | 511335 | 633673 | 134231 | 506715 | 38 |
| 39 | 372054 | 489827 | 609709 | 132370 | 502952 | 39 |
| 40 | 354488 | 468996 | 586407 | 130445 | 499065 | 40 |
| 41 | 337494 | 448769 | 563683 | 128451 | 495041 | 41 |
| 42 | 320985 | 429030 | 541449 | 126331 | 490820 | 42 |
| 43 | 304900 | 409680 | 519580 | 124139 | 486368 | 43 |
| 44 | 289218 | 390649 | 498002 | 121932 | 481614 | 44 |
| 45 | 273950 | 371937 | 476697 | 119793 | 476500 | 45 |
| 46 | 259130 | 353613 | 455691 | 117776 | 470967 | 46 |
| 47 | 244775 | 335739 | 435022 | 115878 | 464956 | 47 |
| 48 | 230861 | 318328 | 414726 | 114016 | 458437 | 48 |
| 49 | 217356 | 301334 | 394799 | 112076 | 451424 | 49 |
| 50 | 204199 | 284731 | 375243 | 109995 | 443961 | 50 |
| 51 | 191374 | 268501 | 356106 | 107679 | 436148 | 51 |
| 52 | 178899 | 252653 | 337414 | 105155 | 428044 | 52 |
| 53 | 166783 | 237208 | 319146 | 102456 | 419691 | 53 |
| 54 | 155036 | 222168 | 301255 | 99631 | 411034 | 54 |

TABLE 113.—*continued.*

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12/12}_{x}$ | After Two Years. $K^{24\,All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 143642 | 207456 | 283624 | 96704 | 401969 | 55 |
| 56 | 132560 | 192982 | 266101 | 93726 | 392376 | 56 |
| 57 | 121788 | 178729 | 248637 | 90691 | 382195 | 57 |
| 58 | 111383 | 164753 | 231289 | 87583 | 371409 | 58 |
| 59 | 101375 | 151134 | 214122 | 84404 | 360036 | 59 |
| 60 | 91808·9 | 137949 | 197236 | 81109 | 348089 | 60 |
| 61 | 82701·6 | 125246 | 180697 | 77611 | 335593 | 61 |
| 62 | 74037·2 | 113012 | 164526 | 73820 | 322569 | 62 |
| 63 | 65823·3 | 101277 | 148802 | 69682 | 309001 | 63 |
| 64 | 58097·6 | 90120·3 | 133664 | 65196 | 294854 | 64 |
| 65 | 50921·8 | 79652·3 | 119262 | 60433 | 280035 | 65 |
| 66 | 44332·5 | 69947·0 | 105716 | 55503 | 264388 | 66 |
| 67 | 38340·4 | 61028·3 | 93074·4 | 50534·6 | 247831 | 67 |
| 68 | 32893·2 | 52827·8 | 81274·4 | 45604·6 | 230397 | 68 |
| 69 | 27924·5 | 45246·6 | 70215·4 | 40755·6 | 212196 | 69 |
| 70 | 23382·4 | 38231·7 | 59860·4 | 36000·6 | 193426 | 70 |
| 71 | 19265·5 | 31790·5 | 50246·3 | 31349·7 | 174351 | 71 |
| 72 | 15608·3 | 26000·5 | 41498·3 | 26844·7 | 155219 | 72 |
| 73 | 12436·3 | 20931·2 | 33742·8 | 22577·2 | 136323 | 73 |
| 74 | 9755·00 | 16606·3 | 27035·0 | 18651·0 | 118026 | 74 |
| 75 | 7535·60 | 12985·0 | 21341·6 | 15136·4 | 100690 | 75 |
| 76 | 5728·10 | 10002·0 | 16585·3 | 12065·3 | 84643·4 | 76 |
| 77 | 4279·90 | 7575·10 | 12667·3 | 9451·0 | 70098·4 | 77 |
| 78 | 3149·20 | 5635·60 | 9501·82 | 7296·48 | 57134·4 | 78 |
| 79 | 2292·10 | 4125·80 | 7013·62 | 5554·68 | 45781·4 | 79 |
| 80 | 1661·14 | 2981·80 | 5115·22 | 4166·68 | 36026·8 | 80 |
| 81 | 1206·57 | 2135·08 | 3703·72 | 3080·58 | 27811·4 | 81 |
| 82 | 879·43 | 1519·86 | 2675·22 | 2245·48 | 21047·0 | 82 |
| 83 | 639·17 | 1076·64 | 1916·36 | 1613·44 | 15631·1 | 83 |
| 84 | 457·76 | 756·79 | 1358·19 | 1142·11 | 11400·3 | 84 |
| 85 | 322·23 | 526·69 | 950·03 | 795·62 | 8170·80 | 85 |
| 86 | 222·10 | 361·45 | 653·25 | 544·40 | 5750·20 | 86 |
| 87 | 149·14 | 242·70 | 438·65 | 365·50 | 3956·80 | 87 |
| 88 | 96·99 | 157·83 | 285·26 | 237·69 | 2645·10 | 88 |
| 89 | 60·71 | 98·79 | 178·56 | 148·79 | 1701·00 | 89 |
| 90 | 36·33 | 59·11 | 106·84 | 89·03 | 1041·02 | 90 |
| 91 | 20·61 | 33·52 | 60·59 | 50·49 | 590·36 | 91 |
| 92 | 10·97 | 17·83 | 32·24 | 26·86 | 314·08 | 92 |
| 93 | 5·41 | 8·78 | 15·88 | 13·23 | 154·68 | 93 |
| 94 | 2·42 | 3·92 | 7·10 | 5·90 | 69·09 | 94 |
| 95 | ·96 | 1·55 | 2·81 | 2·33 | 27·29 | 95 |
| 96 | ·32 | ·51 | ·94 | ·77 | 9·06 | 96 |
| 97 | ·08 | ·13 | ·24 | ·19 | 2·29 | 97 |
| 98 | ·01 | ·02 | ·04 | ·03 | ·37 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 114. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 22·84 | 4·23 | 3·70 | 3·68 | 11·52 | 45·98 | 16 |
| 17 | 22·60 | 4·30 | 3·79 | 3·84 | 12·01 | 46·55 | 17 |
| 18 | 22·36 | 4·38 | 3·89 | 4·00 | 12·53 | 47·17 | 18 |
| 19 | 22·16 | 4·46 | 4·00 | 4·16 | 13·07 | 47·85 | 19 |
| 20 | 22·01 | 4·55 | 4·10 | 4·32 | 13·63 | 48·61 | 20 |
| 21 | 21·90 | 4·64 | 4·22 | 4·47 | 14·21 | 49·44 | 21 |
| 22 | 21·84 | 4·73 | 4·34 | 4·63 | 14·81 | 50·35 | 22 |
| 23 | 21·81 | 4·83 | 4·46 | 4·79 | 15·44 | 51·32 | 23 |
| 24 | 21·82 | 4·93 | 4·59 | 4·95 | 16·07 | 52·35 | 24 |
| 25 | 21·84 | 5·03 | 4·72 | 5·12 | 16·72 | 53·42 | 25 |
| 26 | 21·87 | 5·13 | 4·85 | 5·30 | 17·38 | 54·53 | 26 |
| 27 | 21·90 | 5·23 | 4·99 | 5·48 | 18·07 | 55·67 | 27 |
| 28 | 21·93 | 5·35 | 5·12 | 5·67 | 18·77 | 56·83 | 28 |
| 29 | 21·95 | 5·46 | 5·27 | 5·86 | 19·49 | 58·03 | 29 |
| 30 | 21·95 | 5·58 | 5·42 | 6·06 | 20·25 | 59·26 | 30 |
| 31 | 21·96 | 5·69 | 5·58 | 6·27 | 21·04 | 60·54 | 31 |
| 32 | 21·95 | 5·81 | 5·74 | 6·49 | 21·87 | 61·86 | 32 |
| 33 | 21·95 | 5·93 | 5·91 | 6·72 | 22·74 | 63·25 | 33 |
| 34 | 21·93 | 6·05 | 6·08 | 6·96 | 23·67 | 64·69 | 34 |
| 35 | 21·92 | 6·17 | 6·26 | 7·22 | 24·64 | 66·20 | 35 |
| 36 | 21·89 | 6·29 | 6·44 | 7·48 | 25·66 | 67·76 | 36 |
| 37 | 21·86 | 6·40 | 6·61 | 7·75 | 26·74 | 69·37 | 37 |
| 38 | 21·82 | 6·52 | 6·79 | 8·01 | 27·86 | 71·00 | 38 |
| 39 | 21·78 | 6·63 | 6·97 | 8·27 | 29·04 | 72·69 | 39 |
| 40 | 21·73 | 6·75 | 7·14 | 8·53 | 30·25 | 74·40 | 40 |
| 41 | 21·68 | 6·86 | 7·32 | 8·79 | 31·52 | 76·17 | 41 |
| 42 | 21·62 | 6·98 | 7·51 | 9·05 | 32·85 | 78·00 | 42 |
| 43 | 21·56 | 7·09 | 7·70 | 9·32 | 34·24 | 79·90 | 43 |
| 44 | 21·49 | 7·21 | 7·90 | 9·60 | 35·70 | 81·89 | 44 |
| 45 | 21·40 | 7·33 | 8·11 | 9·89 | 37·23 | 83·96 | 45 |
| 46 | 21·30 | 7·44 | 8·32 | 10·20 | 38·85 | 86·11 | 46 |
| 47 | 21·19 | 7·56 | 8·54 | 10·52 | 40·54 | 88·35 | 47 |
| 48 | 21·06 | 7·68 | 8·77 | 10·87 | 42·31 | 90·70 | 48 |
| 49 | 20·93 | 7·81 | 9·01 | 11·25 | 44·17 | 93·16 | 49 |
| 50 | 20·78 | 7·94 | 9·26 | 11·65 | 46·11 | 95·74 | 50 |
| 51 | 20·63 | 8·08 | 9·51 | 12·08 | 48·14 | 98·44 | 51 |
| 52 | 20·48 | 8·22 | 9·77 | 12·52 | 50·26 | 101·25 | 52 |
| 53 | 20·30 | 8·35 | 10·04 | 12·99 | 52·48 | 104·16 | 53 |
| 54 | 20·11 | 8·49 | 10·29 | 13·47 | 54·80 | 107·16 | 54 |

TABLE 114.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 19·89 | 8·61 | 10·55 | 13·97 | 57·21 | 110·24 | 55 |
| 56 | 19·63 | 8·74 | 10·79 | 14·50 | 59·73 | 113·39 | 56 |
| 57 | 19·32 | 8·85 | 11·04 | 15·04 | 62·38 | 116·62 | 57 |
| 58 | 18·96 | 8·94 | 11·29 | 15·59 | 65·16 | 119·93 | 58 |
| 59 | 18·53 | 9·01 | 11·52 | 16·15 | 68·09 | 123·31 | 59 |
| 60 | 18·05 | 9·06 | 11·75 | 16·70 | 71·17 | 126·73 | 60 |
| 61 | 17·51 | 9·05 | 11·96 | 17·22 | 74·42 | 130·16 | 61 |
| 62 | 16·92 | 9·02 | 12·13 | 17·67 | 77·83 | 133·57 | 62 |
| 63 | 16·30 | 8·93 | 12·26 | 18·05 | 81·39 | 136·94 | 63 |
| 64 | 15·65 | 8·81 | 12·34 | 18·38 | 85·08 | 140·25 | 64 |
| 65 | 14·98 | 8·64 | 12·37 | 18·62 | 88·83 | 143·44 | 65 |
| 66 | 14·30 | 8·45 | 12·32 | 18·79 | 92·57 | 146·43 | 66 |
| 67 | 13·60 | 8·22 | 12·21 | 18·89 | 96·19 | 149·10 | 67 |
| 68 | 12·87 | 7·95 | 12·00 | 18·91 | 99·60 | 151·33 | 68 |
| 69 | 12·11 | 7·65 | 11·69 | 18·81 | 102·73 | 152·99 | 69 |
| 70 | 11·34 | 7·30 | 11·27 | 18·54 | 105·54 | 153·99 | 70 |
| 71 | 10·56 | 6·92 | 10·77 | 18·02 | 108·07 | 154·33 | 71 |
| 72 | 9·79 | 6·51 | 10·19 | 17·27 | 110·32 | 154·08 | 72 |
| 73 | 9·06 | 6·09 | 9·58 | 16·27 | 112·27 | 153·27 | 73 |
| 74 | 8·40 | 5·68 | 8·97 | 15·10 | 113·92 | 152·08 | 74 |
| 75 | 7·82 | 5·30 | 8·40 | 13·90 | 115·24 | 150·66 | 75 |
| 76 | 7·32 | 4·96 | 7·88 | 12·72 | 116·24 | 149·13 | 76 |
| 77 | 6·90 | 4·67 | 7·43 | 11·71 | 116·89 | 147·60 | 77 |
| 78 | 6·55 | 4·40 | 7·05 | 10·87 | 117·20 | 146·07 | 78 |
| 79 | 6·23 | 4·16 | 6·71 | 10·25 | 117·12 | 144·47 | 79 |
| 80 | 5·95 | 3·93 | 6·40 | 9·79 | 116·72 | 142·80 | 80 |
| 81 | 5·70 | 3·72 | 6·13 | 9·39 | 115·92 | 140·86 | 81 |
| 82 | 5·47 | 3·51 | 5·88 | 9·00 | 114·48 | 138·34 | 82 |
| 83 | 5·24 | 3·29 | 5·63 | 8·61 | 112·14 | 134·92 | 83 |
| 84 | 5·00 | 3·05 | 5·38 | 8·22 | 108·70 | 130·35 | 84 |
| 85 | 4·74 | 2·79 | 5·10 | 7·79 | 104·02 | 124·44 | 85 |
| 86 | 4·45 | 2·53 | 4·79 | 7·32 | 98·23 | 117·33 | 86 |
| 87 | 4·14 | 2·31 | 4·45 | 6·82 | 91·57 | 109·28 | 87 |
| 88 | 3·82 | 2·11 | 4·11 | 6·29 | 84·56 | 100·88 | 88 |
| 89 | 3·50 | 1·93 | 3·76 | 5·76 | 77·49 | 92·45 | 89 |
| 90 | 3·19 | 1·76 | 3·43 | 5·24 | 70·60 | 84·22 | 90 |
| 91 | 2·88 | 1·59 | 3·10 | 4·74 | 63·81 | 76·13 | 91 |
| 92 | 2·60 | 1·43 | 2·79 | 4·27 | 57·43 | 68·52 | 92 |
| 93 | 2·31 | 1·27 | 2·48 | 3·80 | 51·07 | 60·93 | 93 |
| 94 | 2·03 | 1·11 | 2·18 | 3·35 | 44·92 | 53·60 | 94 |
| 95 | 1·78 | ·96 | 1·92 | 2·93 | 39·29 | 46·88 | 95 |
| 96 | 1·46 | ·80 | 1·56 | 2·42 | 32·35 | 38·59 | 96 |
| 97 | 1·23 | ·67 | 1·35 | 2·02 | 27·61 | 32·89 | 97 |
| 98 | ·93 | ·47 | ·93 | ·93 | 18·68 | 21·95 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 115. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1219533 | 1445269 | 1642987 | 196724 | 615152 | 16 |
| 17 | 1156998 | 1377297 | 1571616 | 196724 | 615152 | 17 |
| 18 | 1098081 | 1313166 | 1504275 | 196625 | 615152 | 18 |
| 19 | 1043369 | 1253454 | 1441534 | 196047 | 615104 | 19 |
| 20 | 993088 | 1198334 | 1383510 | 194941 | 614920 | 20 |
| 21 | 947019 | 1147582 | 1329976 | 193440 | 614522 | 21 |
| 22 | 904777 | 1100769 | 1280497 | 191746 | 613803 | 22 |
| 23 | 865847 | 1057419 | 1234512 | 189961 | 612667 | 23 |
| 24 | 829525 | 1016785 | 1191236 | 188213 | 611036 | 24 |
| 25 | 795254 | 978272 | 1150080 | 186539 | 608915 | 25 |
| 26 | 762680 | 941564 | 1110735 | 184828 | 606313 | 26 |
| 27 | 731351 | 906207 | 1072716 | 183088 | 603310 | 27 |
| 28 | 700995 | 871930 | 1035793 | 181291 | 599977 | 28 |
| 29 | 671500 | 838557 | 999823 | 179415 | 596442 | 29 |
| 30 | 642796 | 806022 | 964744 | 177499 | 592821 | 30 |
| 31 | 614935 | 774352 | 930555 | 175580 | 589184 | 31 |
| 32 | 587906 | 743490 | 897200 | 173745 | 585597 | 32 |
| 33 | 561701 | 713436 | 864685 | 171991 | 582115 | 33 |
| 34 | 536383 | 684265 | 833013 | 170314 | 578737 | 34 |
| 35 | 511887 | 655921 | 802111 | 168642 | 575439 | 35 |
| 36 | 488109 | 628264 | 771806 | 166840 | 572176 | 36 |
| 37 | 465045 | 601280 | 742012 | 164815 | 568822 | 37 |
| 38 | 442691 | 574958 | 712740 | 162530 | 565249 | 38 |
| 39 | 421024 | 549291 | 684003 | 159936 | 561367 | 39 |
| 40 | 400062 | 524309 | 655852 | 157068 | 557084 | 40 |
| 41 | 379835 | 500094 | 628421 | 154015 | 552413 | 41 |
| 42 | 360301 | 476612 | 601744 | 150818 | 547440 | 42 |
| 43 | 341422 | 453801 | 575765 | 147569 | 542241 | 43 |
| 44 | 323178 | 431652 | 550483 | 144342 | 536901 | 44 |
| 45 | 305521 | 410112 | 525852 | 141177 | 531479 | 45 |
| 46 | 288421 | 389175 | 501856 | 138049 | 525946 | 46 |
| 47 | 271931 | 368941 | 478591 | 135030 | 520238 | 47 |
| 48 | 256044 | 349407 | 456047 | 132157 | 514343 | 48 |
| 49 | 240765 | 330580 | 434240 | 129413 | 508146 | 49 |
| 50 | 226098 | 312467 | 413173 | 126750 | 501590 | 50 |
| 51 | 212015 | 295000 | 392746 | 124116 | 494623 | 51 |
| 52 | 198452 | 278074 | 372797 | 121411 | 487148 | 52 |
| 53 | 185358 | 261612 | 353213 | 118589 | 479086 | 53 |
| 54 | 172646 | 245500 | 333852 | 115642 | 470375 | 54 |

TABLE 115.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 160271 | 229682 | 314649 | 112565 | 460936 | 55 |
| 56 | 148176 | 214108 | 295574 | 109376 | 450821 | 56 |
| 57 | 136324 | 198724 | 276614 | 106077 | 440086 | 57 |
| 58 | 124727 | 183529 | 257780 | 102582 | 428713 | 58 |
| 59 | 113418 | 168571 | 239103 | 98832 | 416661 | 59 |
| 60 | 102414 | 153801 | 220501 | 94795 | 403883 | 60 |
| 61 | 91812·4 | 139308 | 202036 | 90309 | 390350 | 61 |
| 62 | 81718·4 | 125272 | 183871 | 85350 | 375966 | 62 |
| 63 | 72199·6 | 111792 | 166115 | 80014 | 360626 | 63 |
| 64 | 63317·4 | 98957·9 | 148897 | 74360 | 344268 | 64 |
| 65 | 55118·8 | 86917·9 | 132411 | 68504 | 326809 | 65 |
| 66 | 47605·2 | 75724·9 | 116754 | 62558 | 308151 | 66 |
| 67 | 40759·8 | 65383·9 | 101970 | 56629 | 288291 | 67 |
| 68 | 34560·5 | 55908·9 | 88121·3 | 50784·7 | 267405 | 68 |
| 69 | 28985·6 | 47280·3 | 75241·3 | 45026·7 | 245775 | 69 |
| 70 | 24037·8 | 39517·1 | 63418·3 | 39298·7 | 223775 | 70 |
| 71 | 19711·8 | 32639·6 | 52742·3 | 33656·7 | 201804 | 71 |
| 72 | 15986·4 | 26620·5 | 43260·1 | 28193·9 | 180145 | 72 |
| 73 | 12837·3 | 21458·2 | 35027·8 | 23043·2 | 159010 | 73 |
| 74 | 10228·4 | 17142·4 | 28063·6 | 18380·4 | 138645 | 74 |
| 75 | 8094·53 | 13580·6 | 22270·1 | 14371·9 | 119238 | 75 |
| 76 | 6363·03 | 10672·6 | 17521·3 | 11061·7 | 100997 | 76 |
| 77 | 4967·93 | 8327·44 | 13679·5 | 8428·5 | 84159·0 | 77 |
| 78 | 3849·03 | 6438·14 | 10583·2 | 6394·5 | 68909·0 | 78 |
| 79 | 2946·42 | 4913·54 | 8084·45 | 4848·25 | 55382·0 | 79 |
| 80 | 2226·72 | 3698·94 | 6094·35 | 3664·35 | 43671·0 | 80 |
| 81 | 1661·25 | 2745·97 | 4533·05 | 2733·95 | 33782·7 | 81 |
| 82 | 1223·61 | 2009·44 | 3325·75 | 2013·45 | 25619·5 | 82 |
| 83 | 889·33 | 1448·25 | 2404·94 | 1463·46 | 19039·3 | 83 |
| 84 | 636·92 | 1025·99 | 1711·15 | 1048·05 | 13850·6 | 84 |
| 85 | 448·35 | 712·73 | 1195·03 | 737·83 | 9844·14 | 85 |
| 86 | 309·04 | 484·99 | 817·42 | 508·61 | 6820·74 | 86 |
| 87 | 207·52 | 323·20 | 546·43 | 341·50 | 4591·74 | 87 |
| 88 | 134·96 | 209·57 | 354·74 | 222·09 | 2988·84 | 88 |
| 89 | 84·48 | 131·17 | 222·04 | 138·99 | 1870·84 | 89 |
| 90 | 50·55 | 78·48 | 132·85 | 83·17 | 1119·39 | 90 |
| 91 | 28·67 | 44·50 | 75·33 | 47·18 | 634·80 | 91 |
| 92 | 15·26 | 23·67 | 40·07 | 25·11 | 337·72 | 92 |
| 93 | 7·52 | 11·65 | 19·73 | 12·38 | 166·32 | 93 |
| 94 | 3·36 | 5·20 | 8·81 | 5·54 | 74·28 | 94 |
| 95 | 1·33 | 2·05 | 3·48 | 2·19 | 29·34 | 95 |
| 96 | ·44 | ·68 | 1·15 | ·73 | 9·74 | 96 |
| 97 | ·11 | ·17 | ·29 | ·18 | 2·46 | 97 |
| 98 | ·02 | ·03 | ·05 | ·02 | ·40 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 116. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance: First Death. $\bar{A}_{xx}$ | Single Premiums for Assurance: Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 16 | 18·119 | ·2894 | ·1447 | 16 |
| 17 | 17·918 | ·2972 | ·1486 | 17 |
| 18 | 17·715 | ·3052 | ·1526 | 18 |
| 19 | 17·509 | ·3133 | ·1566 | 19 |
| 20 | 17·302 | ·3214 | ·1607 | 20 |
| 21 | 17·093 | ·3296 | ·1648 | 21 |
| 22 | 16·879 | ·3380 | ·1690 | 22 |
| 23 | 16·660 | ·3466 | ·1733 | 23 |
| 24 | 16·433 | ·3555 | ·1777 | 24 |
| 25 | 16·200 | ·3646 | ·1823 | 25 |
| 26 | 15·961 | ·3740 | ·1870 | 26 |
| 27 | 15·714 | ·3837 | ·1918 | 27 |
| 28 | 15·461 | ·3936 | ·1968 | 28 |
| 29 | 15·205 | ·4037 | ·2018 | 29 |
| 30 | 14·944 | ·4139 | ·2069 | 30 |
| 31 | 14·681 | ·4242 | ·2121 | 31 |
| 32 | 14·415 | ·4346 | ·2173 | 32 |
| 33 | 14·145 | ·4452 | ·2226 | 33 |
| 34 | 13·872 | ·4559 | ·2280 | 34 |
| 35 | 13·596 | ·4667 | ·2334 | 35 |
| 36 | 13·318 | ·4777 | ·2388 | 36 |
| 37 | 13·039 | ·4886 | ·2443 | 37 |
| 38 | 12·758 | ·4996 | ·2498 | 38 |
| 39 | 12·477 | ·5107 | ·2553 | 39 |
| 40 | 12·198 | ·5216 | ·2608 | 40 |
| 41 | 11·919 | ·5325 | ·2663 | 41 |
| 42 | 11·641 | ·5434 | ·2717 | 42 |
| 43 | 11·362 | ·5544 | ·2772 | 43 |
| 44 | 11·080 | ·5654 | ·2827 | 44 |
| 45 | 10·795 | ·5766 | ·2883 | 45 |
| 46 | 10·504 | ·5880 | ·2940 | 46 |
| 47 | 10·208 | ·5996 | ·2998 | 47 |
| 48 | 9·904 | ·6115 | ·3058 | 48 |
| 49 | 9·595 | ·6237 | ·3118 | 49 |
| 50 | 9·281 | ·6360 | ·3180 | 50 |
| 51 | 8·965 | ·6484 | ·3242 | 51 |
| 52 | 8·649 | ·6608 | ·3304 | 52 |
| 53 | 8·333 | ·6732 | ·3366 | 53 |
| 54 | 8·020 | ·6855 | ·3427 | 54 |

TABLE 116.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 7·707 | ·6977 | ·3489 | 55 |
| 56 | 7·398 | ·7098 | ·3549 | 56 |
| 57 | 7·091 | ·7219 | ·3609 | 57 |
| 58 | 6·787 | ·7338 | ·3669 | 58 |
| 59 | 6·490 | ·7455 | ·3727 | 59 |
| 60 | 6·198 | ·7569 | ·3785 | 60 |
| 61 | 5·915 | ·7680 | ·3840 | 61 |
| 62 | 5·640 | ·7788 | ·3894 | 62 |
| 63 | 5·375 | ·7892 | ·3946 | 63 |
| 64 | 5·122 | ·7991 | ·3995 | 64 |
| 65 | 4·878 | ·8087 | ·4044 | 65 |
| 66 | 4·643 | ·8179 | ·4089 | 66 |
| 67 | 4·417 | ·8268 | ·4134 | 67 |
| 68 | 4·196 | ·8354 | ·4177 | 68 |
| 69 | 3·978 | ·8440 | ·4220 | 69 |
| 70 | 3·762 | ·8525 | ·4262 | 70 |
| 71 | 3·548 | ·8608 | ·4304 | 71 |
| 72 | 3·337 | ·8691 | ·4346 | 72 |
| 73 | 3·132 | ·8772 | ·4386 | 73 |
| 74 | 2·933 | ·8850 | ·4425 | 74 |
| 75 | 2·743 | ·8924 | ·4462 | 75 |
| 76 | 2·566 | ·8994 | ·4497 | 76 |
| 77 | 2·404 | ·9057 | ·4529 | 77 |
| 78 | 2·255 | ·9115 | ·4558 | 78 |
| 79 | 2·124 | ·9167 | ·4583 | 79 |
| 80 | 2·013 | ·9211 | ·4605 | 80 |
| 81 | 1·918 | ·9248 | ·4624 | 81 |
| 82 | 1·837 | ·9280 | ·4640 | 82 |
| 83 | 1·762 | ·9309 | ·4654 | 83 |
| 84 | 1·686 | ·9339 | ·4669 | 84 |
| 85 | 1·601 | ·9372 | ·4686 | 85 |
| 86 | 1·505 | ·9410 | ·4705 | 86 |
| 87 | 1·394 | ·9453 | ·4727 | 87 |
| 88 | 1·277 | ·9499 | ·4750 | 88 |
| 89 | 1·160 | ·9545 | ·4772 | 89 |
| 90 | 1·047 | ·9589 | ·4795 | 90 |
| 91 | ·936 | ·9633 | ·4817 | 91 |
| 92 | ·833 | ·9673 | ·4837 | 92 |
| 93 | ·731 | ·9713 | ·4857 | 93 |
| 94 | ·630 | ·9753 | ·4876 | 94 |
| 95 | ·544 | ·9787 | ·4893 | 95 |
| 96 | ·436 | ·9829 | ·4915 | 96 |
| 97 | ·330 | ·9871 | ·4935 | 97 |
| 98 | ... | ... | ... | 98 |
| 99 | ... | ... | ... | 99 |
| 100 | ... | ... | ... | 100 |

4 PER CENT. TABLE 117. 4 PER CENT.

## AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

### COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCES.

*Continuous Values of Annuities and Premiums.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 53391 | 1061222 | 20·373 | ·2009 | ·00986 | 16 |
| 17 | 51219 | 1010003 | 20·216 | ·2071 | ·01025 | 17 |
| 18 | 49122 | 960881 | 20·058 | ·2133 | ·01063 | 18 |
| 19 | 47098 | 913783 | 19·899 | ·2196 | ·01103 | 19 |
| 20 | 45140 | 868643 | 19·740 | ·2258 | ·01144 | 20 |
| 21 | 43251 | 825392 | 19·581 | ·2320 | ·01185 | 21 |
| 22 | 41430 | 783962 | 19·419 | ·2384 | ·01227 | 22 |
| 23 | 39675 | 744287 | 19·255 | ·2448 | ·01271 | 23 |
| 24 | 37988 | 706299 | 19·089 | ·2513 | ·01316 | 24 |
| 25 | 36367 | 669932 | 18·917 | ·2581 | ·01364 | 25 |
| 26 | 34810 | 635122 | 18·741 | ·2650 | ·01414 | 26 |
| 27 | 33317 | 601805 | 18·559 | ·2721 | ·01466 | 27 |
| 28 | 31885 | 569920 | 18·370 | ·2795 | ·01522 | 28 |
| 29 | 30511 | 539409 | 18·176 | ·2871 | ·01580 | 29 |
| 30 | 29192 | 510217 | 17·974 | ·2950 | ·01642 | 30 |
| 31 | 27924 | 482293 | 17·768 | ·3031 | ·01706 | 31 |
| 32 | 26705 | 455588 | 17·556 | ·3114 | ·01774 | 32 |
| 33 | 25535 | 430053 | 17·338 | ·3200 | ·01846 | 33 |
| 34 | 24408 | 405645 | 17·115 | ·3287 | ·01921 | 34 |
| 35 | 23325 | 382320 | 16·887 | ·3377 | ·02000 | 35 |
| 36 | 22283 | 360037 | 16·653 | ·3469 | ·02083 | 36 |
| 37 | 21281 | 338756 | 16·414 | ·3562 | ·02170 | 37 |
| 38 | 20317 | 318439 | 16·170 | ·3658 | ·02262 | 38 |
| 39 | 19388 | 299051 | 15·920 | ·3756 | ·02359 | 39 |
| 40 | 18495 | 280556 | 15·666 | ·3856 | ·02462 | 40 |
| 41 | 17634 | 262922 | 15·406 | ·3958 | ·02569 | 41 |
| 42 | 16805 | 246117 | 15·142 | ·4061 | ·02682 | 42 |
| 43 | 16007 | 230110 | 14·872 | ·4167 | ·02802 | 43 |
| 44 | 15239 | 214871 | 14·596 | ·4275 | ·02929 | 44 |
| 45 | 14500 | 200371 | 14·314 | ·4386 | ·03064 | 45 |
| 46 | 13791 | 186580 | 14·025 | ·4499 | ·03208 | 46 |
| 47 | 13108 | 173472 | 13·730 | ·4615 | ·03361 | 47 |
| 48 | 12452 | 161020 | 13·428 | ·4733 | ·03525 | 48 |
| 49 | 11819 | 149201 | 13·120 | ·4854 | ·03700 | 49 |
| 50 | 11209 | 137992 | 12·807 | ·4977 | ·03886 | 50 |
| 51 | 10618 | 127374 | 12·492 | ·5101 | ·04083 | 51 |
| 52 | 10046 | 117328 | 12·175 | ·5225 | ·04292 | 52 |
| 53 | 9490·7 | 107837·9 | 11·858 | ·5349 | ·04511 | 53 |
| 54 | 8952·8 | 98885·1 | 11·540 | ·5474 | ·04743 | 54 |

TABLE 117.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $A_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 8432·2 | 90452·9 | 11·222 | ·5599 | ·04989 | 55 |
| 56 | 7929·4 | 82523·5 | 10·902 | ·5724 | ·05250 | 56 |
| 57 | 7444·7 | 75078·8 | 10·580 | ·5850 | ·05530 | 57 |
| 58 | 6978·5 | 68100·3 | 10·254 | ·5978 | ·05830 | 58 |
| 59 | 6529·8 | 61570·5 | 9·923 | ·6108 | ·06156 | 59 |
| 60 | 6097·8 | 55472·7 | 9·591 | ·6238 | ·06504 | 60 |
| 61 | 5681·3 | 49791·4 | 9·258 | ·6369 | ·06879 | 61 |
| 62 | 5279·5 | 44511·9 | 8·925 | ·6499 | ·07282 | 62 |
| 63 | 4891·0 | 39620·9 | 8·595 | ·6629 | ·07712 | 63 |
| 64 | 4516·0 | 35104·9 | 8·267 | ·6758 | ·08174 | 64 |
| 65 | 4153·6 | 30951·3 | 7·945 | ·6884 | ·08664 | 65 |
| 66 | 3804·0 | 27147·3 | 7·629 | ·7008 | ·09186 | 66 |
| 67 | 3467·9 | 23679·4 | 7·320 | ·7129 | ·09739 | 67 |
| 68 | 3146·0 | 20533·4 | 7·019 | ·7247 | ·10325 | 68 |
| 69 | 2839·2 | 17694·2 | 6·723 | ·7363 | ·10952 | 69 |
| 70 | 2548·5 | 15145·7 | 6·434 | ·7477 | ·11620 | 70 |
| 71 | 2274·8 | 12870·9 | 6·148 | ·7589 | ·12344 | 71 |
| 72 | 2018·6 | 10852·3 | 5·866 | ·7699 | ·13125 | 72 |
| 73 | 1780·0 | 9072·3 | 5·586 | ·7809 | ·13980 | 73 |
| 74 | 1558·4 | 7513·9 | 5·311 | ·7917 | ·14907 | 74 |
| 75 | 1353·4 | 6160·5 | 5·040 | ·8023 | ·15919 | 75 |
| 76 | 1164·5 | 4996·0 | 4·777 | ·8126 | ·17011 | 76 |
| 77 | 991·56 | 4004·43 | 4·524 | ·8226 | ·18182 | 77 |
| 78 | 834·43 | 3170·00 | 4·284 | ·8320 | ·19420 | 78 |
| 79 | 693·51 | 2476·49 | 4·055 | ·8410 | ·20738 | 79 |
| 80 | 568·76 | 1907·73 | 3·837 | ·8495 | ·22140 | 80 |
| 81 | 460·08 | 1447·65 | 3·629 | ·8577 | ·23634 | 81 |
| 82 | 366·74 | 1080·91 | 3·428 | ·8656 | ·25249 | 82 |
| 83 | 287·69 | 793·22 | 3·236 | ·8731 | ·26980 | 83 |
| 84 | 221·80 | 571·42 | 3·054 | ·8802 | ·28822 | 84 |
| 85 | 167·78 | 403·64 | 2·882 | ·8870 | ·30776 | 85 |
| 86 | 124·36 | 279·28 | 2·720 | ·8933 | ·32843 | 86 |
| 87 | 90·20 | 189·08 | 2·568 | ·8993 | ·35018 | 87 |
| 88 | 64·10 | 124·98 | 2·421 | ·9051 | ·37383 | 88 |
| 89 | 44·59 | 80·39 | 2·272 | ·9109 | ·40092 | 89 |
| 90 | 30·39 | 50·00 | 2·112 | ·9172 | ·43427 | 90 |
| 91 | 20·23 | 29·77 | 1·936 | ·9241 | ·47731 | 91 |
| 92 | 13·09 | 16·68 | 1·736 | ·9319 | ·53682 | 92 |
| 93 | 8·10 | 8·58 | 1·517 | ·9405 | ·61998 | 93 |
| 94 | 4·69 | 3·89 | 1·281 | ·9498 | ·74142 | 94 |
| 95 | 2·43 | 1·46 | 1·040 | ·9592 | ·92232 | 95 |
| 96 | 1·07 | ·39 | ·787 | ·9691 | 1·23139 | 96 |
| 97 | ·33 | ·06 | ·595 | ·9767 | 1·64151 | 97 |
| 98 | ·06 | ·00 | ·415 | ·9837 | 2·37036 | 98 |
| 99 | ... | .. | ... | ... | ... | 99 |
| 100 | ... | .. | ... | ... | .. | 100 |

4 PER CENT. TABLE 118. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 16·33 | 3·14 | 2·86 | 2·88 | 9·90 | 35·11 | 16 |
| 17 | 16·19 | 3·23 | 2·96 | 3·00 | 10·32 | 35·71 | 17 |
| 18 | 16·07 | 3·31 | 3·07 | 3·13 | 10·76 | 36·34 | 18 |
| 19 | 15·98 | 3·40 | 3·17 | 3·27 | 11·22 | 37·04 | 19 |
| 20 | 15·93 | 3·49 | 3·28 | 3·40 | 11·71 | 37·80 | 20 |
| 21 | 15·91 | 3·57 | 3·39 | 3·53 | 12·21 | 38·62 | 21 |
| 22 | 15·92 | 3·66 | 3·50 | 3·67 | 12·74 | 39·49 | 22 |
| 23 | 15·96 | 3·74 | 3·60 | 3·80 | 13·29 | 40·40 | 23 |
| 24 | 16·02 | 3·83 | 3·71 | 3·94 | 13·85 | 41·36 | 24 |
| 25 | 16·08 | 3·92 | 3·83 | 4·08 | 14·44 | 42·35 | 25 |
| 26 | 16·15 | 4·01 | 3·94 | 4·23 | 15·05 | 43·38 | 26 |
| 27 | 16·23 | 4·10 | 4·06 | 4·38 | 15·67 | 44·45 | 27 |
| 28 | 16·31 | 4·20 | 4·18 | 4·54 | 16·33 | 45·56 | 28 |
| 29 | 16·39 | 4·30 | 4·30 | 4·70 | 17·01 | 46·71 | 29 |
| 30 | 16·48 | 4·41 | 4·43 | 4·87 | 17·72 | 47·90 | 30 |
| 31 | 16·56 | 4·51 | 4·57 | 5·04 | 18·45 | 49·14 | 31 |
| 32 | 16·65 | 4·62 | 4·70 | 5·22 | 19·22 | 50·42 | 32 |
| 33 | 16·73 | 4·74 | 4·85 | 5·40 | 20·02 | 51·74 | 33 |
| 34 | 16·82 | 4·86 | 5·00 | 5·59 | 20·85 | 53·11 | 34 |
| 35 | 16·91 | 4·97 | 5·15 | 5·80 | 21·71 | 54·54 | 35 |
| 36 | 17·00 | 5·09 | 5·31 | 6·01 | 22·60 | 56·01 | 36 |
| 37 | 17·09 | 5·22 | 5·47 | 6·23 | 23·53 | 57·53 | 37 |
| 38 | 17·17 | 5·34 | 5·64 | 6·45 | 24·50 | 59·10 | 38 |
| 39 | 17·25 | 5·46 | 5·81 | 6·68 | 25·50 | 60·71 | 39 |
| 40 | 17·32 | 5·59 | 5·98 | 6·93 | 26·54 | 62·37 | 40 |
| 41 | 17·38 | 5·72 | 6·16 | 7·18 | 27·63 | 64·07 | 41 |
| 42 | 17·44 | 5·84 | 6·35 | 7·44 | 28·75 | 65·82 | 42 |
| 43 | 17·49 | 5·97 | 6·54 | 7·71 | 29·91 | 67·62 | 43 |
| 44 | 17·53 | 6·10 | 6·73 | 7·99 | 31·13 | 69·48 | 44 |
| 45 | 17·56 | 6·23 | 6·93 | 8·28 | 32·40 | 71·40 | 45 |
| 46 | 17·58 | 6·37 | 7·14 | 8·58 | 33·73 | 73·39 | 46 |
| 47 | 17·60 | 6·50 | 7·35 | 8·90 | 35·11 | 75·46 | 47 |
| 48 | 17·60 | 6·64 | 7·57 | 9·23 | 36·55 | 77·58 | 48 |
| 49 | 17·58 | 6·78 | 7·79 | 9·57 | 38·06 | 79·78 | 49 |
| 50 | 17·55 | 6·91 | 8·02 | 9·92 | 39·64 | 82·04 | 50 |
| 51 | 17·51 | 7·04 | 8·26 | 10·29 | 41·28 | 84·37 | 51 |
| 52 | 17·45 | 7·16 | 8·50 | 10·67 | 42·98 | 86·76 | 52 |
| 53 | 17·38 | 7·28 | 8·74 | 11·07 | 44·75 | 89·22 | 53 |
| 54 | 17·29 | 7·40 | 8·99 | 11·48 | 46·58 | 91·75 | 54 |

TABLE 118.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 17·19 | 7·52 | 9·24 | 11·90 | 48·49 | 94·35 | 55 |
| 56 | 17·07 | 7·63 | 9·49 | 12·33 | 50·48 | 97·00 | 56 |
| 57 | 16·92 | 7·74 | 9·73 | 12·77 | 52·57 | 99·73 | 57 |
| 58 | 16·75 | 7·84 | 9·96 | 13·21 | 54·75 | 102·51 | 58 |
| 59 | 16·55 | 7·93 | 10·18 | 13·65 | 57·05 | 105·35 | 59 |
| 60 | 16·32 | 8·00 | 10·39 | 14·08 | 59·46 | 108·25 | 60 |
| 61 | 16·05 | 8·06 | 10·58 | 14·50 | 61·98 | 111·18 | 61 |
| 62 | 15·75 | 8·10 | 10·76 | 14·92 | 64·61 | 114·14 | 62 |
| 63 | 15·42 | 8·11 | 10·91 | 15·31 | 67·32 | 117·08 | 63 |
| 64 | 15·05 | 8·11 | 11·04 | 15·68 | 70·08 | 119·96 | 64 |
| 65 | 14·64 | 8·08 | 11·15 | 16·03 | 72·88 | 122·78 | 65 |
| 66 | 14·19 | 8·02 | 11·23 | 16·35 | 75·72 | 125·51 | 66 |
| 67 | 13·70 | 7·94 | 11·27 | 16·63 | 78·57 | 128·12 | 67 |
| 68 | 13·17 | 7·83 | 11·27 | 16·86 | 81·44 | 130·57 | 68 |
| 69 | 12·60 | 7·68 | 11·20 | 16·99 | 84·29 | 132·77 | 69 |
| 70 | 12·00 | 7·49 | 11·08 | 17·03 | 87·05 | 134·65 | 70 |
| 71 | 11·38 | 7·27 | 10·88 | 16·95 | 89·65 | 136·12 | 71 |
| 72 | 10·76 | 7·01 | 10·60 | 16·74 | 91·99 | 137·10 | 72 |
| 73 | 10·12 | 6·73 | 10·27 | 16·39 | 94·01 | 137·52 | 73 |
| 74 | 9·49 | 6·42 | 9·89 | 15·95 | 95·63 | 137·38 | 74 |
| 75 | 8·85 | 6·10 | 9·46 | 15·39 | 96·85 | 136·65 | 75 |
| 76 | 8·21 | 5·76 | 8·99 | 14·76 | 97·65 | 135·37 | 76 |
| 77 | 7·58 | 5·41 | 8·48 | 14·04 | 98·07 | 133·58 | 77 |
| 78 | 6·96 | 5·06 | 7·94 | 13·28 | 98·13 | 131·36 | 78 |
| 79 | 6·37 | 4·70 | 7·36 | 12·48 | 97·80 | 128·70 | 79 |
| 80 | 5·81 | 4·33 | 6·79 | 11·66 | 97·03 | 125·62 | 80 |
| 81 | 5·29 | 3·97 | 6·24 | 10·81 | 95·75 | 122·06 | 81 |
| 82 | 4·81 | 3·62 | 5·73 | 9·98 | 93·89 | 118·03 | 82 |
| 83 | 4·36 | 3·30 | 5·28 | 9·16 | 91·52 | 113·62 | 83 |
| 84 | 3·94 | 3·02 | 4·89 | 8·39 | 88·76 | 109·00 | 84 |
| 85 | 3·54 | 2·77 | 4·56 | 7·71 | 85·79 | 104·37 | 85 |
| 86 | 3·18 | 2·55 | 4·27 | 7·11 | 82·73 | 99·84 | 86 |
| 87 | 2·87 | 2·38 | 4·01 | 6·59 | 79·63 | 95·48 | 87 |
| 88 | 2·63 | 2·22 | 3·77 | 6·16 | 76·25 | 91·03 | 88 |
| 89 | 2·47 | 2·09 | 3·54 | 5·79 | 72·39 | 86·27 | 89 |
| 90 | 2·30 | 1·94 | 3·30 | 5·39 | 67·88 | 80·81 | 90 |
| 91 | 2·12 | 1·78 | 3·03 | 4·95 | 62·57 | 74·45 | 91 |
| 92 | 1·90 | 1·61 | 2·73 | 4·45 | 56·30 | 66·99 | 92 |
| 93 | 1·67 | 1·41 | 2·39 | 3·91 | 49·42 | 58·80 | 93 |
| 94 | 1·42 | 1·20 | 2·04 | 3·34 | 42·17 | 50·17 | 94 |
| 95 | 1·17 | 1·00 | 1·68 | 2·76 | 34·82 | 41·44 | 95 |
| 96 | ·93 | ·79 | 1·33 | 2·20 | 27·55 | 32·80 | 96 |
| 97 | ·72 | ·63 | 1·05 | 1·76 | 21·76 | 25·92 | 97 |
| 98 | ·47 | ·47 | ·78 | 1·40 | 15·57 | 18·68 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | .. | ... | 100 |

4 PER CENT. TABLE 119. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\|All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 872106 | 1039849 | 1192414 | 153941 | 528470 | 16 |
| 17 | 829434 | 994668 | 1146343 | 153941 | 528470 | 17 |
| 18 | 789508 | 952233 | 1102905 | 153941 | 528470 | 18 |
| 19 | 752665 | 912793 | 1062310 | 153748 | 528470 | 19 |
| 20 | 718914 | 876321 | 1024501 | 153334 | 528470 | 20 |
| 21 | 688072 | 842608 | 989241 | 152760 | 528293 | 21 |
| 22 | 659711 | 811241 | 956139 | 151955 | 527912 | 22 |
| 23 | 633317 | 781806 | 924839 | 150901 | 527264 | 23 |
| 24 | 608471 | 753932 | 895024 | 149697 | 526332 | 24 |
| 25 | 584869 | 727356 | 866478 | 148433 | 525143 | 25 |
| 26 | 562347 | 701916 | 839046 | 147187 | 523755 | 26 |
| 27 | 540790 | 677498 | 812653 | 145961 | 522223 | 27 |
| 28 | 520094 | 654031 | 787231 | 144723 | 520625 | 28 |
| 29 | 500195 | 631449 | 762716 | 143443 | 518941 | 29 |
| 30 | 481006 | 609633 | 738990 | 142130 | 517180 | 30 |
| 31 | 462477 | 588534 | 716006 | 140759 | 515325 | 31 |
| 32 | 444563 | 568080 | 693695 | 139340 | 513358 | 32 |
| 33 | 427250 | 548260 | 672047 | 137903 | 511217 | 33 |
| 34 | 410524 | 529037 | 651001 | 136531 | 508895 | 34 |
| 35 | 394370 | 510378 | 630505 | 135194 | 506390 | 35 |
| 36 | 378753 | 492253 | 610534 | 133871 | 503700 | 36 |
| 37 | 363596 | 474592 | 591000 | 132522 | 500825 | 37 |
| 38 | 348853 | 457333 | 571849 | 131107 | 497769 | 38 |
| 39 | 334444 | 440384 | 552995 | 129638 | 494474 | 39 |
| 40 | 320356 | 423720 | 534400 | 128123 | 490933 | 40 |
| 41 | 306559 | 407340 | 516052 | 126552 | 487140 | 41 |
| 42 | 293063 | 391244 | 497959 | 124968 | 483095 | 42 |
| 43 | 279893 | 375466 | 480148 | 123360 | 478847 | 43 |
| 44 | 267070 | 360050 | 462655 | 121720 | 474427 | 44 |
| 45 | 254598 | 344992 | 445500 | 120056 | 469848 | 45 |
| 46 | 242465 | 330285 | 428700 | 118359 | 465111 | 46 |
| 47 | 230647 | 315912 | 412229 | 116625 | 460230 | 47 |
| 48 | 219098 | 301795 | 396004 | 114861 | 455171 | 48 |
| 49 | 207791 | 287880 | 379954 | 113065 | 449882 | 49 |
| 50 | 196718 | 274137 | 364036 | 111211 | 444288 | 50 |
| 51 | 185874 | 260577 | 348239 | 109269 | 438277 | 51 |
| 52 | 175267 | 247202 | 332561 | 107224 | 431760 | 52 |
| 53 | 164907 | 234030 | 317006 | 105057 | 424690 | 53 |
| 54 | 154804 | 221078 | 301584 | 102771 | 417048 | 54 |

TABLE 119.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 144950 | 208357 | 286291 | 100347 | 408889 | 55 |
| 56 | 135342 | 195862 | 271106 | 97787 | 400295 | 56 |
| 57 | 125983 | 183599 | 256031 | 95067 | 391343 | 57 |
| 58 | 116886 | 171582 | 241088 | 92176 | 382081 | 58 |
| 59 | 108056 | 159815 | 226290 | 89105 | 372508 | 59 |
| 60 | 99498·3 | 148285 | 211636 | 85849 | 362568 | 60 |
| 61 | 91204·2 | 136989 | 197120 | 82405 | 352149 | 61 |
| 62 | 83174·3 | 125919 | 182725 | 78763 | 341101 | 62 |
| 63 | 75418·6 | 115104 | 168484 | 74905 | 329249 | 63 |
| 64 | 67958·6 | 104574 | 154443 | 70838 | 316473 | 64 |
| 65 | 60810·8 | 94362·6 | 140663 | 66593 | 302723 | 65 |
| 66 | 53991·8 | 84517·7 | 127216 | 62196 | 288031 | 66 |
| 67 | 47528·0 | 75074·5 | 114150 | 57677 | 272491 | 67 |
| 68 | 41444·5 | 66076·4 | 101517 | 53031 | 256220 | 68 |
| 69 | 35784·1 | 57590·3 | 89404·3 | 48256·7 | 239311 | 69 |
| 70 | 30592·2 | 49685·3 | 77914·3 | 43403·7 | 221851 | 70 |
| 71 | 25898·7 | 42428·1 | 67166·3 | 38543·7 | 203937 | 71 |
| 72 | 21712·5 | 35861·4 | 57266·9 | 33774·1 | 185695 | 72 |
| 73 | 18018·5 | 29991·2 | 48273·8 | 29169·2 | 167331 | 73 |
| 74 | 14784·0 | 24792·6 | 40199·2 | 24847·8 | 149034 | 74 |
| 75 | 11974·6 | 20231·0 | 33030·2 | 20840·8 | 131075 | 75 |
| 76 | 9559·24 | 16271·7 | 26737·3 | 17187·7 | 113721 | 76 |
| 77 | 7512·74 | 12882·8 | 21288·9 | 13924·0 | 97245·1 | 77 |
| 78 | 5807·04 | 10028·5 | 16651·4 | 11080·5 | 81879·1 | 78 |
| 79 | 4415·84 | 7671·73 | 12776·8 | 8654·6 | 67823·1 | 79 |
| 80 | 3304·44 | 5767·13 | 9629·18 | 6628·22 | 55189·1 | 80 |
| 81 | 2433·62 | 4260·63 | 7130·78 | 4975·62 | 44051·1 | 81 |
| 82 | 1763·20 | 3092·63 | 5193·78 | 3658·02 | 34432·8 | 82 |
| 83 | 1254·19 | 2204·55 | 3723·18 | 2634·92 | 26329·5 | 83 |
| 84 | 873·73 | 1542·75 | 2627·58 | 1861·72 | 19687·5 | 84 |
| 85 | 594·72 | 1058·76 | 1823·37 | 1293·23 | 14393·7 | 85 |
| 86 | 395·88 | 713·38 | 1243·90 | 883·70 | 10288·3 | 86 |
| 87 | 259·17 | 473·45 | 834·96 | 594·77 | 7183·32 | 87 |
| 88 | 168·65 | 311·02 | 552·56 | 394·57 | 4887·92 | 88 |
| 89 | 110·26 | 203·34 | 361·25 | 257·98 | 3228·02 | 89 |
| 90 | 69·98 | 129·06 | 229·29 | 163·74 | 2063·22 | 90 |
| 91 | 42·79 | 78·92 | 140·22 | 100·12 | 1266·07 | 91 |
| 92 | 24·90 | 45·93 | 81·61 | 58·27 | 736·86 | 92 |
| 93 | 13·53 | 24·96 | 44·35 | 31·67 | 400·44 | 93 |
| 94 | 6·67 | 12·31 | 21·88 | 15·63 | 197·55 | 94 |
| 95 | 2·86 | 5·28 | 9·38 | 6·72 | 84·73 | 95 |
| 96 | ·99 | 1·83 | 3·25 | 2·34 | 29·36 | 96 |
| 97 | ·24 | ·45 | ·80 | ·59 | 7·27 | 97 |
| 98 | ·03 | ·06 | ·11 | ·09 | 1·00 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 120. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 19·36 | 3·79 | 3·37 | 3·39 | 11·95 | 41·86 | 16 |
| 17 | 19·24 | 3·89 | 3·49 | 3·53 | 12·46 | 42·61 | 17 |
| 18 | 19·13 | 4·01 | 3·61 | 3·68 | 12·99 | 43·43 | 18 |
| 19 | 19·06 | 4·13 | 3·75 | 3·83 | 13·55 | 44·32 | 19 |
| 20 | 19·03 | 4·24 | 3·88 | 3·99 | 14·13 | 45·27 | 20 |
| 21 | 19·04 | 4·35 | 4·01 | 4·14 | 14·74 | 46·28 | 21 |
| 22 | 19·09 | 4·46 | 4·14 | 4·30 | 15·37 | 47·35 | 22 |
| 23 | 19·15 | 4·57 | 4·27 | 4·46 | 16·03 | 48·48 | 23 |
| 24 | 19·23 | 4·68 | 4·40 | 4·63 | 16·72 | 49·65 | 24 |
| 25 | 19·31 | 4·79 | 4·54 | 4·80 | 17·44 | 50·88 | 25 |
| 26 | 19·39 | 4·91 | 4·69 | 4·98 | 18·19 | 52·16 | 26 |
| 27 | 19·48 | 5·03 | 4·84 | 5·16 | 18·97 | 53·49 | 27 |
| 28 | 19·58 | 5·16 | 4·99 | 5·35 | 19·79 | 54·87 | 28 |
| 29 | 19·68 | 5·29 | 5·15 | 5·54 | 20·63 | 56·30 | 29 |
| 30 | 19·79 | 5·42 | 5·31 | 5·74 | 21·51 | 57·78 | 30 |
| 31 | 19·89 | 5·56 | 5·47 | 5·95 | 22·43 | 59·31 | 31 |
| 32 | 19·99 | 5·70 | 5·64 | 6·16 | 23·39 | 60·88 | 32 |
| 33 | 20·08 | 5·83 | 5·80 | 6·38 | 24·38 | 62·47 | 33 |
| 34 | 20·16 | 5·96 | 5·97 | 6·61 | 25·40 | 64·10 | 34 |
| 35 | 20·22 | 6·10 | 6·15 | 6·84 | 26·45 | 65·77 | 35 |
| 36 | 20·28 | 6·23 | 6·33 | 7·08 | 27·54 | 67·47 | 36 |
| 37 | 20·32 | 6·37 | 6·52 | 7·33 | 28·68 | 69·22 | 37 |
| 38 | 20·36 | 6·50 | 6·71 | 7·59 | 29·86 | 71·02 | 38 |
| 39 | 20·40 | 6·64 | 6·90 | 7·86 | 31·09 | 72·89 | 39 |
| 40 | 20·43 | 6·79 | 7·10 | 8·14 | 32·38 | 74·84 | 40 |
| 41 | 20·46 | 6·93 | 7·31 | 8·42 | 33·74 | 76·85 | 41 |
| 42 | 20·48 | 7·08 | 7·52 | 8·71 | 35·15 | 78·93 | 42 |
| 43 | 20·48 | 7·23 | 7·74 | 9·00 | 36·62 | 81·06 | 43 |
| 44 | 20·48 | 7·37 | 7·96 | 9·31 | 38·15 | 83·25 | 44 |
| 45 | 20·45 | 7·50 | 8·18 | 9·64 | 39·73 | 85·50 | 45 |
| 46 | 20·41 | 7·63 | 8·40 | 9·98 | 41·37 | 87·79 | 46 |
| 47 | 20·35 | 7·75 | 8·62 | 10·35 | 43·06 | 90·14 | 47 |
| 48 | 20·28 | 7·88 | 8·84 | 10·74 | 44·79 | 92·53 | 48 |
| 49 | 20·20 | 7·99 | 9·06 | 11·15 | 46·58 | 94·98 | 49 |
| 50 | 20·09 | 8·11 | 9·28 | 11·57 | 48·43 | 97·49 | 50 |
| 51 | 19·96 | 8·23 | 9·51 | 12·00 | 50·37 | 100·07 | 51 |
| 52 | 19·81 | 8·36 | 9·76 | 12·41 | 52·40 | 102·74 | 52 |
| 53 | 19·65 | 8·48 | 10·03 | 12·85 | 54·55 | 105·55 | 53 |
| 54 | 19·46 | 8·61 | 10·30 | 13·28 | 56·82 | 108·47 | 54 |

TABLE 120.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 19·25 | 8·73 | 10·57 | 13·74 | 59·21 | 111·50 | 55 |
| 56 | 19·00 | 8·83 | 10·84 | 14·22 | 61·69 | 114·59 | 56 |
| 57 | 18·72 | 8·91 | 11·09 | 14·72 | 64·27 | 117·71 | 57 |
| 58 | 18·39 | 8·97 | 11·32 | 15·23 | 66·93 | 120·84 | 58 |
| 59 | 18·03 | 9·00 | 11·52 | 15·75 | 69·67 | 123·97 | 59 |
| 60 | 17·63 | 9·00 | 11·68 | 16·29 | 72·51 | 127·11 | 60 |
| 61 | 17·19 | 8·97 | 11·81 | 16·82 | 75·45 | 130·25 | 61 |
| 62 | 16·71 | 8·92 | 11·90 | 17·32 | 78·52 | 133·37 | 62 |
| 63 | 16·19 | 8·84 | 11·95 | 17·77 | 81·71 | 136·46 | 63 |
| 64 | 15·64 | 8·73 | 11·96 | 18·14 | 85·01 | 139·49 | 64 |
| 65 | 15·06 | 8·60 | 11·95 | 18·44 | 88·43 | 142·48 | 65 |
| 66 | 14·48 | 8·47 | 11·89 | 18·67 | 91·88 | 145·39 | 66 |
| 67 | 13·90 | 8·31 | 11·81 | 18·83 | 95·30 | 148·15 | 67 |
| 68 | 13·30 | 8·15 | 11·69 | 18·92 | 98·60 | 150·66 | 68 |
| 69 | 12·68 | 7·94 | 11·51 | 18·96 | 101·69 | 152·78 | 69 |
| 70 | 12·00 | 7·69 | 11·26 | 18·89 | 104·50 | 154·33 | 70 |
| 71 | 11·25 | 7·38 | 10·93 | 18·68 | 106·93 | 155·17 | 71 |
| 72 | 10·46 | 7·02 | 10·52 | 18·32 | 108·88 | 155·19 | 72 |
| 73 | 9·64 | 6·63 | 10·05 | 17·79 | 110·25 | 154·35 | 73 |
| 74 | 8·83 | 6·24 | 9·54 | 17·13 | 111·03 | 152·76 | 74 |
| 75 | 8·04 | 5·84 | 9·00 | 16·38 | 111·28 | 150·54 | 75 |
| 76 | 7·29 | 5·45 | 8·44 | 15·53 | 111·10 | 147·82 | 76 |
| 77 | 6·58 | 5·06 | 7·88 | 14·67 | 110·56 | 144·75 | 77 |
| 78 | 5·93 | 4·66 | 7·31 | 13·82 | 109·69 | 141·41 | 78 |
| 79 | 5·35 | 4·26 | 6·76 | 13·01 | 108·40 | 137·78 | 79 |
| 80 | 4·87 | 3·84 | 6·27 | 12·24 | 106·60 | 133·82 | 80 |
| 81 | 4·50 | 3·44 | 5·85 | 11·47 | 104·17 | 129·42 | 81 |
| 82 | 4·21 | 3·05 | 5·53 | 10·73 | 101·07 | 124·59 | 82 |
| 83 | 3·98 | 2·71 | 5·22 | 10·03 | 97·53 | 119·47 | 83 |
| 84 | 3·75 | 2·45 | 4·93 | 9·36 | 93·79 | 114·29 | 84 |
| 85 | 3·55 | 2·25 | 4·66 | 8·76 | 90·22 | 109·43 | 85 |
| 86 | 3·35 | 2·10 | 4·40 | 8·21 | 87·05 | 105·11 | 86 |
| 87 | 3·17 | 1·99 | 4·16 | 7·76 | 84·34 | 101·42 | 87 |
| 88 | 2·99 | 1·87 | 3·92 | 7·33 | 81·75 | 97·87 | 88 |
| 89 | 2·81 | 1·76 | 3·69 | 6·88 | 78·82 | 93·96 | 89 |
| 90 | 2·62 | 1·64 | 3·43 | 6·41 | 74·93 | 89·03 | 90 |
| 91 | 2·40 | 1·51 | 3·15 | 5·88 | 68·83 | 81·78 | 91 |
| 92 | 2·16 | 1·36 | 2·84 | 5·30 | 61·93 | 73·58 | 92 |
| 93 | 1·90 | 1·19 | 2·49 | 4·65 | 54·36 | 64·59 | 93 |
| 94 | 1·62 | 1·01 | 2·13 | 3·97 | 46·38 | 55·11 | 94 |
| 95 | 1·34 | ·83 | 1·76 | 3·28 | 38·31 | 45·51 | 95 |
| 96 | 1·06 | ·66 | 1·39 | 2·59 | 30·31 | 36·01 | 96 |
| 97 | ·84 | ·51 | 1·11 | 2·03 | 23·95 | 28·43 | 97 |
| 98 | ·62 | ·31 | ·78 | 1·56 | 17·12 | 20·39 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 121. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1033910 | 1236081 | 1415910 | 180944 | 638159 | 16 |
| 17 | 985277 | 1184623 | 1363354 | 180944 | 638159 | 17 |
| 18 | 939883 | 1136671 | 1314198 | 180944 | 638159 | 18 |
| 19 | 897845 | 1092228 | 1268697 | 180607 | 638111 | 19 |
| 20 | 859160 | 1050685 | 1225724 | 180007 | 637881 | 20 |
| 21 | 823635 | 1011934 | 1185206 | 179168 | 637439 | 21 |
| 22 | 790702 | 975573 | 1146897 | 178110 | 636804 | 22 |
| 23 | 759768 | 941151 | 1110408 | 176975 | 635993 | 23 |
| 24 | 730341 | 908229 | 1075430 | 175809 | 635100 | 24 |
| 25 | 702130 | 876524 | 1041718 | 174619 | 634171 | 25 |
| 26 | 675017 | 845996 | 1009197 | 173375 | 633210 | 26 |
| 27 | 649066 | 816742 | 977934 | 172047 | 632154 | 27 |
| 28 | 624263 | 788745 | 947949 | 170645 | 630948 | 28 |
| 29 | 600527 | 761921 | 919067 | 169178 | 629576 | 29 |
| 30 | 577697 | 736017 | 891044 | 167656 | 628054 | 30 |
| 31 | 555542 | 710807 | 863607 | 166114 | 626398 | 31 |
| 32 | 533941 | 686066 | 836572 | 164558 | 624541 | 32 |
| 33 | 512789 | 661676 | 809858 | 162965 | 622400 | 33 |
| 34 | 492043 | 637635 | 783470 | 161317 | 619904 | 34 |
| 35 | 471714 | 613965 | 757462 | 159599 | 617017 | 35 |
| 36 | 451834 | 590711 | 731837 | 157844 | 613779 | 36 |
| 37 | 432475 | 567954 | 706685 | 156080 | 610273 | 37 |
| 38 | 413677 | 545767 | 682086 | 154251 | 606613 | 38 |
| 39 | 395458 | 524213 | 658071 | 152385 | 602843 | 39 |
| 40 | 377828 | 503308 | 634685 | 150453 | 598942 | 40 |
| 41 | 360744 | 482973 | 611840 | 148449 | 594896 | 41 |
| 42 | 344114 | 463090 | 589444 | 146314 | 590644 | 42 |
| 43 | 327877 | 443556 | 567368 | 144100 | 586150 | 43 |
| 44 | 312009 | 424298 | 545533 | 141866 | 581340 | 44 |
| 45 | 296519 | 405315 | 523919 | 139696 | 576152 | 45 |
| 46 | 281444 | 386677 | 502552 | 137645 | 570524 | 46 |
| 47 | 266802 | 368445 | 481470 | 135709 | 564393 | 47 |
| 48 | 252570 | 350636 | 460709 | 133806 | 557724 | 48 |
| 49 | 238716 | 333203 | 440267 | 131816 | 550530 | 49 |
| 50 | 225180 | 316122 | 420147 | 129676 | 542852 | 50 |
| 51 | 211947 | 299376 | 400401 | 127287 | 534790 | 51 |
| 52 | 199037 | 282975 | 381056 | 124674 | 526404 | 52 |
| 53 | 186460 | 266942 | 362093 | 121872 | 517733 | 53 |
| 54 | 174227 | 251280 | 343463 | 118930 | 508718 | 54 |

TABLE 121.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 162323 | 235909 | 325042 | 115872 | 499247 | 55 |
| 56 | 150703 | 220732 | 306668 | 112748 | 489189 | 56 |
| 57 | 139362 | 205726 | 288281 | 109552 | 478470 | 57 |
| 58 | 128355 | 190941 | 269928 | 106265 | 467059 | 58 |
| 59 | 117709 | 176454 | 251667 | 102883 | 454961 | 59 |
| 60 | 107466 | 162336 | 233587 | 99354 | 442169 | 60 |
| 61 | 97641·5 | 148632 | 215745 | 95581 | 428689 | 61 |
| 62 | 88214·8 | 135322 | 198151 | 91457 | 414519 | 62 |
| 63 | 79193·5 | 122433 | 180881 | 86913 | 399617 | 63 |
| 64 | 70619·6 | 110051 | 164081 | 81935 | 383917 | 64 |
| 65 | 62566·4 | 98302·6 | 147918 | 76590 | 367286 | 65 |
| 66 | 55083·3 | 87280·6 | 132534 | 70991 | 349517 | 66 |
| 67 | 48194·4 | 77027·6 | 118001 | 65278 | 330482 | 67 |
| 68 | 41853·1 | 67481·0 | 104264 | 59539 | 310186 | 68 |
| 69 | 35995·4 | 58543·2 | 91226·8 | 53822·2 | 288728 | 69 |
| 70 | 30571·9 | 50167·1 | 78861·8 | 48145·2 | 266316 | 70 |
| 71 | 25591·7 | 42375·1 | 67231·8 | 42519·2 | 243241 | 71 |
| 72 | 21105·3 | 35272·3 | 56500·8 | 36992·2 | 219771 | 72 |
| 73 | 17153·3 | 28956·3 | 46838·1 | 31675·9 | 196228 | 73 |
| 74 | 13753·7 | 23472·6 | 38333·2 | 26697·8 | 173029 | 74 |
| 75 | 10883·2 | 18788·8 | 30969·4 | 22152·6 | 150607 | 75 |
| 76 | 8491·85 | 14842·0 | 24676·5 | 18090·5 | 129376 | 76 |
| 77 | 6526·05 | 11547·8 | 19358·4 | 14542·6 | 109633 | 77 |
| 78 | 4947·05 | 8839·39 | 14937·9 | 11534·6 | 91529·5 | 78 |
| 79 | 3712·15 | 6664·09 | 11353·1 | 9025·2 | 75172·5 | 79 |
| 80 | 2771·52 | 4958·59 | 8522·97 | 6955·33 | 60630·5 | 80 |
| 81 | 2068·61 | 3649·29 | 6340·27 | 5277·03 | 47926·5 | 81 |
| 82 | 1543·40 | 2661·60 | 4689·17 | 3936·13 | 37066·5 | 82 |
| 83 | 1143·77 | 1924·38 | 3426·97 | 2884·73 | 28058·1 | 83 |
| 84 | 832·69 | 1375·93 | 2469·84 | 2076·46 | 20803·4 | 84 |
| 85 | 594·87 | 972·17 | 1753·65 | 1468·35 | 15136·7 | 85 |
| 86 | 416·57 | 677·92 | 1225·16 | 1021·04 | 10826·2 | 86 |
| 87 | 285·64 | 464·84 | 840·07 | 700·08 | 7608·04 | 87 |
| 88 | 191·50 | 311·64 | 563·20 | 469·35 | 5240·44 | 88 |
| 89 | 125·20 | 203·74 | 368·21 | 306·84 | 3515·14 | 89 |
| 90 | 79·47 | 129·31 | 233·71 | 194·74 | 2277·34 | 90 |
| 91 | 48·60 | 79·08 | 142·92 | 119·10 | 1392·67 | 91 |
| 92 | 28·29 | 46·02 | 83·18 | 69·31 | 810·54 | 92 |
| 93 | 15·38 | 25·01 | 45·20 | 37·67 | 440·48 | 93 |
| 94 | 7·59 | 12·34 | 22·30 | 18·58 | 217·31 | 94 |
| 95 | 3·26 | 5·29 | 9·56 | 7·97 | 93·21 | 95 |
| 96 | 1·13 | 1·83 | 3·31 | 2·76 | 32·30 | 96 |
| 97 | ·28 | ·45 | ·82 | ·68 | 8·00 | 97 |
| 98 | ·04 | ·06 | ·11 | ·10 | 1·10 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 122. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 23·32 | 4·45 | 4·00 | 4·10 | 13·69 | 49·55 | 16 |
| 17 | 23·08 | 4·53 | 4·10 | 4·27 | 14·28 | 50·26 | 17 |
| 18 | 22·87 | 4·62 | 4·21 | 4·45 | 14·88 | 51·03 | 18 |
| 19 | 22·69 | 4·71 | 4·32 | 4·63 | 15·52 | 51·88 | 19 |
| 20 | 22·56 | 4·81 | 4·45 | 4·81 | 16·19 | 52·82 | 20 |
| 21 | 22·48 | 4·91 | 4·57 | 4·98 | 16·89 | 53·84 | 21 |
| 22 | 22·45 | 5·02 | 4·71 | 5·16 | 17·61 | 54·95 | 22 |
| 23 | 22·46 | 5·13 | 4·86 | 5·35 | 18·36 | 56·15 | 23 |
| 24 | 22·50 | 5·24 | 5·00 | 5·54 | 19·14 | 57·42 | 24 |
| 25 | 22·56 | 5·36 | 5·15 | 5·74 | 19·93 | 58·74 | 25 |
| 26 | 22·64 | 5·48 | 5·31 | 5·95 | 20·75 | 60·12 | 26 |
| 27 | 22·71 | 5·60 | 5·46 | 6·16 | 21·59 | 61·53 | 27 |
| 28 | 22·78 | 5·73 | 5·63 | 6·38 | 22·45 | 62·98 | 28 |
| 29 | 22·85 | 5·86 | 5·80 | 6·61 | 23·35 | 64·46 | 29 |
| 30 | 22·90 | 6·00 | 5·97 | 6·84 | 24·28 | 65·99 | 30 |
| 31 | 22·94 | 6·13 | 6·15 | 7·08 | 25·26 | 67·56 | 31 |
| 32 | 22·98 | 6·27 | 6·34 | 7·34 | 26·27 | 69·20 | 32 |
| 33 | 23·01 | 6·41 | 6·53 | 7·61 | 27·34 | 70·90 | 33 |
| 34 | 23·04 | 6·54 | 6·73 | 7·89 | 28·47 | 72·67 | 34 |
| 35 | 23·06 | 6·68 | 6·94 | 8·18 | 29·65 | 74·51 | 35 |
| 36 | 23·07 | 6·82 | 7·14 | 8·48 | 30·89 | 76·40 | 36 |
| 37 | 23·07 | 6·96 | 7·34 | 8·79 | 32·18 | 78·35 | 37 |
| 38 | 23·07 | 7·10 | 7·55 | 9·09 | 33·53 | 80·34 | 38 |
| 39 | 23·05 | 7·23 | 7·75 | 9·39 | 34·94 | 82·37 | 39 |
| 40 | 23·03 | 7·36 | 7·95 | 9·69 | 36·40 | 84·43 | 40 |
| 41 | 23·00 | 7·49 | 8·16 | 9·99 | 37·91 | 86·55 | 41 |
| 42 | 22·96 | 7·62 | 8·37 | 10·29 | 39·48 | 88·73 | 42 |
| 43 | 22·92 | 7·76 | 8·59 | 10·60 | 41·12 | 90·98 | 43 |
| 44 | 22·86 | 7·89 | 8·81 | 10·92 | 42·84 | 93·32 | 44 |
| 45 | 22·79 | 8·02 | 9·04 | 11·25 | 44·64 | 95·75 | 45 |
| 46 | 22·70 | 8·15 | 9·29 | 11·60 | 46·53 | 98·27 | 46 |
| 47 | 22·60 | 8·28 | 9·53 | 11·97 | 48·51 | 100·89 | 47 |
| 48 | 22·49 | 8·42 | 9·79 | 12·37 | 50·58 | 103·64 | 48 |
| 49 | 22·37 | 8·56 | 10·05 | 12·79 | 52·75 | 106·52 | 49 |
| 50 | 22·24 | 8·71 | 10·33 | 13·25 | 55·02 | 109·54 | 50 |
| 51 | 22·10 | 8·86 | 10·62 | 13·72 | 57·40 | 112·71 | 51 |
| 52 | 21·97 | 9·02 | 10·91 | 14·23 | 59·90 | 116·03 | 52 |
| 53 | 21·82 | 9·18 | 11·21 | 14·75 | 62·52 | 119·48 | 53 |
| 54 | 21·65 | 9·34 | 11·50 | 15·30 | 65·27 | 123·06 | 54 |

TABLE 122.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 21·46 | 9·49 | 11·79 | 15·85 | 68·13 | 126·72 | 55 |
| 56 | 21·22 | 9·63 | 12·08 | 16·44 | 71·11 | 130·48 | 56 |
| 57 | 20·92 | 9·76 | 12·36 | 17·05 | 74·22 | 134·31 | 57 |
| 58 | 20·56 | 9·87 | 12·63 | 17·66 | 77·46 | 138·17 | 58 |
| 59 | 20·13 | 9·95 | 12·89 | 18·26 | 80·82 | 142·05 | 59 |
| 60 | 19·62 | 9·99 | 13·13 | 18·84 | 84·30 | 145·89 | 60 |
| 61 | 19·05 | 9·99 | 13·34 | 19·37 | 87·91 | 149·66 | 61 |
| 62 | 18·42 | 9·93 | 13·51 | 19·82 | 91·63 | 153·32 | 62 |
| 63 | 17·75 | 9·83 | 13·62 | 20·20 | 95·47 | 156·87 | 63 |
| 64 | 17·04 | 9·68 | 13·67 | 20·49 | 99·38 | 160·26 | 64 |
| 65 | 16·31 | 9·49 | 13·66 | 20·69 | 103·33 | 163·48 | 65 |
| 66 | 15·56 | 9·26 | 13·59 | 20·82 | 107·25 | 166·49 | 66 |
| 67 | 14·80 | 9·00 | 13·43 | 20·88 | 111·06 | 169·17 | 67 |
| 68 | 14·02 | 8·71 | 13·19 | 20·85 | 114·70 | 171·47 | 68 |
| 69 | 13·23 | 8·38 | 12·85 | 20·71 | 118·11 | 173·28 | 69 |
| 70 | 12·41 | 8·02 | 12·41 | 20·39 | 121·28 | 174·51 | 70 |
| 71 | 11·61 | 7·62 | 11·88 | 19·84 | 124·19 | 175·14 | 71 |
| 72 | 10·82 | 7·20 | 11·29 | 19·04 | 126·79 | 175·13 | 72 |
| 73 | 10·06 | 6·75 | 10·65 | 17·99 | 128·99 | 174·45 | 73 |
| 74 | 9·37 | 6·32 | 10·01 | 16·75 | 130·76 | 173·22 | 74 |
| 75 | 8·75 | 5·92 | 9·40 | 15·45 | 132·02 | 171·54 | 75 |
| 76 | 8·20 | 5·54 | 8·83 | 14·20 | 132·71 | 169·49 | 76 |
| 77 | 7·73 | 5·21 | 8·32 | 13·07 | 132·81 | 167·14 | 77 |
| 78 | 7·31 | 4·90 | 7·87 | 12·13 | 132·30 | 164·50 | 78 |
| 79 | 6·92 | 4·60 | 7·45 | 11·39 | 131·08 | 161·43 | 79 |
| 80 | 6·55 | 4·31 | 7·04 | 10·78 | 129·13 | 157·82 | 80 |
| 81 | 6·19 | 4·03 | 6·66 | 10·20 | 126·40 | 153·49 | 81 |
| 82 | 5·85 | 3·75 | 6·30 | 9·64 | 122·84 | 148·38 | 82 |
| 83 | 5·53 | 3·47 | 5·95 | 9·10 | 118·55 | 142·60 | 83 |
| 84 | 5·22 | 3·18 | 5·62 | 8·60 | 113·65 | 136·27 | 84 |
| 85 | 4·93 | 2·90 | 5·31 | 8·12 | 108·35 | 129·61 | 85 |
| 86 | 4·66 | 2·65 | 5·01 | 7·67 | 102·88 | 122·87 | 86 |
| 87 | 4·41 | 2·46 | 4·74 | 7·25 | 97·50 | 116·35 | 87 |
| 88 | 4·16 | 2·30 | 4·47 | 6·84 | 92·06 | 109·83 | 88 |
| 89 | 3·91 | 2·16 | 4·20 | 6·43 | 86·52 | 103·21 | 89 |
| 90 | 3·64 | 2·01 | 3·91 | 5·99 | 80·57 | 96·12 | 90 |
| 91 | 3·34 | 1·85 | 3·59 | 5·50 | 74·01 | 88·29 | 91 |
| 92 | 3·00 | 1·66 | 3·23 | 4·95 | 66·59 | 79·44 | 92 |
| 93 | 2·64 | 1·46 | 2·84 | 4·34 | 58·45 | 69·73 | 93 |
| 94 | 2·25 | 1·25 | 2·42 | 3·71 | 49·87 | 59·50 | 94 |
| 95 | 1·86 | 1·03 | 2·00 | 3·07 | 41·19 | 49·14 | 95 |
| 96 | 1·46 | ·82 | 1·59 | 2·43 | 32·59 | 38·89 | 96 |
| 97 | 1·14 | ·66 | 1·26 | 1·95 | 25·74 | 30·74 | 97 |
| 98 | ·78 | ·47 | ·93 | 1·40 | 18·52 | 22·10 | 98 |
| 99 | ... | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 123. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

## OCCUPATION GROUP E. F

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\cdot All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 1244846 | 1482372 | 1695616 | 218885 | 731141 | 16 |
| 17 | 1182303 | 1414391 | 1624235 | 218885 | 731141 | 17 |
| 18 | 1123366 | 1350238 | 1556871 | 218786 | 731141 | 18 |
| 19 | 1068630 | 1290500 | 1494103 | 218208 | 731093 | 19 |
| 20 | 1018326 | 1235355 | 1436052 | 217103 | 730908 | 20 |
| 21 | 972241 | 1184586 | 1382499 | 215601 | 730510 | 21 |
| 22 | 929996 | 1137768 | 1333016 | 213906 | 729791 | 22 |
| 23 | 891074 | 1094427 | 1287040 | 212121 | 728656 | 23 |
| 24 | 854776 | 1053819 | 1243792 | 210375 | 727025 | 24 |
| 25 | 820543 | 1015349 | 1202683 | 208702 | 724907 | 25 |
| 26 | 788022 | 978701 | 1163402 | 206995 | 722309 | 26 |
| 27 | 756759 | 943419 | 1125464 | 205258 | 719312 | 27 |
| 28 | 726480 | 909229 | 1088634 | 203465 | 715988 | 28 |
| 29 | 697068 | 875949 | 1052765 | 201594 | 712463 | 29 |
| 30 | 668448 | 843509 | 1017788 | 199685 | 708852 | 30 |
| 31 | 640668 | 811931 | 983699 | 197771 | 705226 | 31 |
| 32 | 613715 | 781155 | 950438 | 195941 | 701649 | 32 |
| 33 | 587576 | 751177 | 918006 | 194190 | 698176 | 33 |
| 34 | 562312 | 722068 | 886401 | 192516 | 694806 | 34 |
| 35 | 537855 | 693770 | 855549 | 190846 | 691513 | 35 |
| 36 | 514099 | 666139 | 825273 | 189045 | 688253 | 36 |
| 37 | 491037 | 639158 | 795482 | 187021 | 684899 | 37 |
| 38 | 468663 | 612812 | 766184 | 184733 | 681323 | 38 |
| 39 | 446950 | 587090 | 737386 | 182133 | 677433 | 39 |
| 40 | 425912 | 562019 | 709133 | 179256 | 673134 | 40 |
| 41 | 405577 | 537675 | 681556 | 176186 | 668439 | 41 |
| 42 | 385900 | 514022 | 654684 | 172967 | 663429 | 42 |
| 43 | 366842 | 490995 | 628459 | 169686 | 658181 | 43 |
| 44 | 348381 | 468583 | 602876 | 166421 | 652777 | 44 |
| 45 | 330468 | 446731 | 577888 | 163210 | 647277 | 45 |
| 46 | 313074 | 425434 | 553480 | 160028 | 641649 | 46 |
| 47 | 296254 | 404795 | 529749 | 156949 | 635827 | 47 |
| 48 | 280003 | 384813 | 506688 | 154011 | 629797 | 48 |
| 49 | 264329 | 365500 | 484317 | 151197 | 623440 | 49 |
| 50 | 249239 | 346865 | 462643 | 148458 | 616695 | 50 |
| 51 | 234708 | 328843 | 441566 | 145742 | 609505 | 51 |
| 52 | 220672 | 311326 | 420920 | 142943 | 601770 | 52 |
| 53 | 207080 | 294238 | 400590 | 140015 | 593401 | 53 |
| 54 | 193843 | 277461 | 380430 | 136944 | 584331 | 54 |

TABLE 123.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 180914 | 260935 | 360367 | 133730 | 574468 | 55 |
| 56 | 168231 | 244605 | 340365 | 130385 | 563862 | 56 |
| 57 | 155752 | 228408 | 320403 | 126912 | 552559 | 57 |
| 58 | 143483 | 212333 | 300479 | 123214 | 540528 | 58 |
| 59 | 131453 | 196421 | 280611 | 119224 | 527708 | 59 |
| 60 | 119671 | 180606 | 260694 | 114901 | 514026 | 60 |
| 61 | 108234 | 164971 | 240774 | 110062 | 499427 | 61 |
| 62 | 97251·7 | 149700 | 221011 | 104667 | 483778 | 62 |
| 63 | 86797·7 | 134895 | 201510 | 98807 | 466930 | 63 |
| 64 | 76940·3 | 120652 | 182402 | 92532 | 448776 | 64 |
| 65 | 67739·3 | 107140 | 163900 | 85961 | 429182 | 65 |
| 66 | 59206·5 | 94429·0 | 146119 | 79210 | 407993 | 66 |
| 67 | 51336·5 | 82541·0 | 129122 | 72393 | 385161 | 67 |
| 68 | 44119·7 | 71511·0 | 113000 | 65589 | 360847 | 68 |
| 69 | 37547·2 | 61338·0 | 97816·0 | 58802 | 335346 | 69 |
| 70 | 31639·3 | 52068·4 | 83699·0 | 51962 | 309077 | 70 |
| 71 | 26406·0 | 43748·6 | 70785·0 | 45136 | 282499 | 71 |
| 72 | 21836·0 | 36364·8 | 59153·0 | 38434 | 255930 | 72 |
| 73 | 17912·5 | 29933·1 | 48896·0 | 32016 | 229598 | 73 |
| 74 | 14604·6 | 24461·1 | 40066·0 | 26104 | 203777 | 74 |
| 75 | 11844·6 | 19854·3 | 32572·8 | 20918·2 | 178677 | 75 |
| 76 | 9553·84 | 16006·9 | 26289·9 | 16537·1 | 154544 | 76 |
| 77 | 7660·14 | 12823·6 | 21075·2 | 12962·8 | 131689 | 77 |
| 78 | 6097·64 | 10185·3 | 16751·4 | 10122·6 | 110393 | 78 |
| 79 | 4797·24 | 7988·64 | 13151·3 | 7894·2 | 90904·5 | 79 |
| 80 | 3724·34 | 6177·94 | 10184·5 | 6129·2 | 73445·5 | 80 |
| 81 | 2849·94 | 4704·34 | 7770·34 | 4690·36 | 58155·5 | 81 |
| 82 | 2147·34 | 3521·94 | 5832·04 | 3533·66 | 45050·5 | 82 |
| 83 | 1591·31 | 2588·49 | 4300·44 | 2618·26 | 34105·5 | 83 |
| 84 | 1158·50 | 1864·42 | 3110·74 | 1906·26 | 25208·2 | 84 |
| 85 | 827·62 | 1314·76 | 2205·11 | 1361·99 | 18178·1 | 85 |
| 86 | 579·55 | 909·21 | 1532·69 | 953·71 | 12794·2 | 86 |
| 87 | 397·38 | 618·90 | 1046·41 | 653·94 | 8794·35 | 87 |
| 88 | 266·41 | 413·79 | 700·40 | 438·43 | 5901·15 | 88 |
| 89 | 174·17 | 270·52 | 457·90 | 286·63 | 3858·05 | 89 |
| 90 | 110·54 | 171·70 | 290·63 | 181·90 | 2448·75 | 90 |
| 91 | 67·59 | 105·00 | 177·73 | 111·26 | 1497·49 | 91 |
| 92 | 39·33 | 61·11 | 103·44 | 64·76 | 871·54 | 92 |
| 93 | 21·37 | 33·21 | 56·21 | 35·20 | 473·63 | 93 |
| 94 | 10·54 | 16·38 | 27·73 | 17·37 | 233·66 | 94 |
| 95 | 4·52 | 7·02 | 11·89 | 7·46 | 100·22 | 95 |
| 96 | 1·56 | 2·43 | 4·12 | 2·59 | 34·73 | 96 |
| 97 | ·38 | ·60 | 1·02 | ·65 | 8·60 | 97 |
| 98 | ·05 | ·08 | ·14 | ·09 | 1·19 | 98 |
| 99 | ... | ... | ... | ... | ... | 99 |
| 100 | ... | ... | ... | ... | ... | 100 |

4 PER CENT. TABLE 124. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. | Single Premiums for Assurance. | | Age $x$ |
|---|---|---|---|---|
| | | First Death. | Death of Wife in Husband's Lifetime. | |
| | $\bar{a}_{xx}$ | $\bar{A}_{xx}$ | $\bar{A}^{1}_{xx}$ | |
| 16 | 18·381 | ·2791 | ·1395 | 16 |
| 17 | 18·183 | ·2868 | ·1434 | 17 |
| 18 | 17·985 | ·2946 | ·1473 | 18 |
| 19 | 17·790 | ·3023 | ·1511 | 19 |
| 20 | 17·599 | ·3098 | ·1549 | 20 |
| 21 | 17·408 | ·3173 | ·1586 | 21 |
| 22 | 17·219 | ·3247 | ·1623 | 22 |
| 23 | 17·030 | ·3321 | ·1660 | 23 |
| 24 | 16·838 | ·3396 | ·1698 | 24 |
| 25 | 16·642 | ·3473 | ·1736 | 25 |
| 26 | 16·440 | ·3552 | ·1776 | 26 |
| 27 | 16·232 | ·3634 | ·1817 | 27 |
| 28 | 16·017 | ·3718 | ·1859 | 28 |
| 29 | 15·795 | ·3805 | ·1903 | 29 |
| 30 | 15·566 | ·3895 | ·1947 | 30 |
| 31 | 15·332 | ·3987 | ·1993 | 31 |
| 32 | 15·093 | ·4080 | ·2040 | 32 |
| 33 | 14·849 | ·4176 | ·2088 | 33 |
| 34 | 14·600 | ·4274 | ·2137 | 34 |
| 35 | 14·347 | ·4373 | ·2186 | 35 |
| 36 | 14·087 | ·4475 | ·2238 | 36 |
| 37 | 13·824 | ·4578 | ·2289 | 37 |
| 38 | 13·558 | ·4682 | ·2341 | 38 |
| 39 | 13·287 | ·4789 | ·2394 | 39 |
| 40 | 13·012 | ·4897 | ·2448 | 40 |
| 41 | 12·735 | ·5005 | ·2503 | 41 |
| 42 | 12·454 | ·5115 | ·2558 | 42 |
| 43 | 12·169 | ·5227 | ·2614 | 43 |
| 44 | 11·881 | ·5340 | ·2670 | 44 |
| 45 | 11·587 | ·5456 | ·2728 | 45 |
| 46 | 11·285 | ·5574 | ·2787 | 46 |
| 47 | 10·980 | ·5694 | ·2847 | 47 |
| 48 | 10·666 | ·5817 | ·2908 | 48 |
| 49 | 10·350 | ·5941 | ·2970 | 49 |
| 50 | 10·032 | ·6065 | ·3033 | 50 |
| 51 | 9·714 | ·6190 | ·3095 | 51 |
| 52 | 9·399 | ·6314 | ·3157 | 52 |
| 53 | 9·087 | ·6436 | ·3218 | 53 |
| 54 | 8·779 | ·6557 | ·3278 | 54 |

TABLE 124.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 8·475 | ·6676 | ·3338 | 55 |
| 56 | 8·172 | ·6795 | ·3397 | 56 |
| 57 | 7·868 | ·6914 | ·3457 | 57 |
| 58 | 7·564 | ·7033 | ·3517 | 58 |
| 59 | 7·260 | ·7153 | ·3576 | 59 |
| 60 | 6·953 | ·7273 | ·3636 | 60 |
| 61 | 6·649 | ·7392 | ·3696 | 61 |
| 62 | 6·349 | ·7510 | ·3755 | 62 |
| 63 | 6·053 | ·7626 | ·3813 | 63 |
| 64 | 5·763 | ·7740 | ·3870 | 64 |
| 65 | 5·485 | 7849 | ·3924 | 65 |
| 66 | 5·215 | ·7955 | ·3977 | 66 |
| 67 | 4·957 | ·8056 | ·4028 | 67 |
| 68 | 4·709 | ·8153 | ·4077 | 68 |
| 69 | 4·472 | ·8246 | ·4123 | 69 |
| 70 | 4·242 | ·8336 | ·4168 | 70 |
| 71 | 4·019 | ·8424 | ·4212 | 71 |
| 72 | 3·801 | ·8509 | ·4255 | 72 |
| 73 | 3·586 | ·8593 | ·4297 | 73 |
| 74 | 3·374 | ·8677 | ·4338 | 74 |
| 75 | 3·169 | ·8757 | ·4379 | 75 |
| 76 | 2·972 | ·8834 | ·4417 | 76 |
| 77 | 2·785 | ·8908 | ·4454 | 77 |
| 78 | 2·610 | ·8976 | ·4488 | 78 |
| 79 | 2·447 | ·9040 | ·4520 | 79 |
| 80 | 2·295 | ·9100 | ·4550 | 80 |
| 81 | 2·152 | ·9156 | ·4578 | 81 |
| 82 | 2·015 | ·9210 | ·4605 | 82 |
| 83 | 1·886 | ·9260 | ·4630 | 83 |
| 84 | 1·765 | ·9308 | ·4654 | 84 |
| 85 | 1·654 | ·9351 | ·4676 | 85 |
| 86 | 1·551 | ·9392 | ·4696 | 86 |
| 87 | 1·462 | ·9427 | ·4713 | 87 |
| 88 | 1·377 | ·9460 | ·4730 | 88 |
| 89 | 1·296 | ·9492 | ·4746 | 89 |
| 90 | 1·213 | ·9524 | ·4762 | 90 |
| 91 | 1·119 | ·9561 | ·4781 | 91 |
| 92 | 1·009 | ·9604 | ·4802 | 92 |
| 93 | ·882 | ·9654 | ·4827 | 93 |
| 94 | ·743 | ·9709 | ·4854 | 94 |
| 95 | ·600 | ·9765 | ·4882 | 95 |
| 96 | ·447 | ·9825 | ·4912 | 96 |
| 97 | ·370 | ·9855 | ·4927 | 97 |
| 98 | ·330 | ·9871 | ·4935 | 98 |
| 99 | ... | ... | ... | 99 |
| 100 | ... | ... | ... | 100 |

4 PER CENT. TABLE 125. 4 PER CENT.

## WHOLE SOCIETY.

### COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

(*Continuous Values of Annuities and Premiums*).

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 53391 | 1066157 | 20·467 | ·1973 | ·00964 | 16 |
| 17 | 51233 | 1014924 | 20·306 | ·2036 | ·01003 | 17 |
| 18 | 49150 | 965774 | 20·146 | ·2098 | ·01042 | 18 |
| 19 | 47138 | 918636 | 19·986 | ·2161 | ·01081 | 19 |
| 20 | 45195 | 873441 | 19·823 | ·2225 | ·01122 | 20 |
| 21 | 43320 | 830121 | 19·659 | ·2290 | ·01164 | 21 |
| 22 | 41512 | 788609 | 19·494 | ·2354 | ·01208 | 22 |
| 23 | 39768 | 748841 | 19·327 | ·2420 | ·01252 | 23 |
| 24 | 38089 | 710752 | 19·156 | ·2487 | ·01298 | 24 |
| 25 | 36475 | 674277 | 18·982 | ·2555 | ·01346 | 25 |
| 26 | 34921 | 639356 | 18·805 | ·2625 | ·01396 | 26 |
| 27 | 33430 | 605926 | 18·622 | ·2696 | ·01448 | 27 |
| 28 | 31997 | 573929 | 18·433 | ·2770 | ·01503 | 28 |
| 29 | 30621 | 543308 | 18·239 | ·2847 | ·01560 | 29 |
| 30 | 29299 | 514009 | 18·039 | ·2925 | ·01621 | 30 |
| 31 | 28030 | 485979 | 17·834 | ·3005 | ·01685 | 31 |
| 32 | 26810 | 459169 | 17·623 | ·3088 | ·01752 | 32 |
| 33 | 25637 | 433532 | 17·406 | ·3173 | ·01823 | 33 |
| 34 | 24510 | 409022 | 17·184 | ·3260 | ·01897 | 34 |
| 35 | 23425 | 385597 | 16·957 | ·3349 | ·01975 | 35 |
| 36 | 22383 | 363214 | 16·723 | ·3441 | ·02058 | 36 |
| 37 | 21379 | 341835 | 16·485 | ·3534 | ·02144 | 37 |
| 38 | 20412 | 321423 | 16·242 | ·3630 | ·02235 | 38 |
| 39 | 19481 | 301942 | 15·995 | ·3727 | ·02330 | 39 |
| 40 | 18584 | 283358 | 15·743 | ·3825 | ·02430 | 40 |
| 41 | 17720 | 265638 | 15·487 | ·3926 | ·02535 | 41 |
| 42 | 16888 | 248750 | 15·225 | ·4029 | ·02646 | 42 |
| 43 | 16088 | 232662 | 14·958 | ·4133 | ·02763 | 43 |
| 44 | 15317 | 217345 | 14·686 | ·4240 | ·02887 | 44 |
| 45 | 14576 | 202769 | 14·407 | ·4350 | ·03019 | 45 |
| 46 | 13865 | 188904 | 14·120 | ·4462 | ·03160 | 46 |
| 47 | 13180 | 175724 | 13·828 | ·4577 | ·03310 | 47 |
| 48 | 12522 | 163202 | 13·529 | ·4694 | ·03470 | 48 |
| 49 | 11889 | 151313 | 13·223 | ·4814 | ·03640 | 49 |
| 50 | 11276 | 140037 | 12·915 | ·4935 | ·03821 | 50 |
| 51 | 10685 | 129352 | 12·602 | ·5057 | ·04013 | 51 |
| 52 | 10113 | 119239·8 | 12·286 | ·5181 | ·04217 | 52 |
| 53 | 9558·9 | 109680·9 | 11·969 | ·5306 | ·04433 | 53 |
| 54 | 9023·0 | 100657·9 | 11·651 | ·5430 | ·04661 | 54 |

TABLE 125.—*continued.*

| Age $x$ | $D_x$ | $N_x$ | Annuity. $\bar{a}_x$ | Premiums for Life Assurance. Single. $\bar{A}_x$ | Annual. $\bar{P}_x$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 8505·5 | 92152·4 | 11·329 | ·5557 | ·04905 | 55 |
| 56 | 8006·3 | 84146·1 | 11·005 | ·5684 | ·05165 | 56 |
| 57 | 7524·7 | 76621·4 | 10·678 | ·5812 | ·05443 | 57 |
| 58 | 7060·9 | 69560·5 | 10·346 | ·5942 | ·05744 | 58 |
| 59 | 6613·5 | 62947·0 | 10·013 | ·6073 | ·06065 | 59 |
| 60 | 6181·2 | 56765·8 | 9·678 | ·6204 | ·06411 | 60 |
| 61 | 5762·9 | 51002·9 | 9·344 | ·6335 | ·06780 | 61 |
| 62 | 5357·7 | 45645·2 | 9·013 | ·6465 | ·07173 | 62 |
| 63 | 4965·2 | 40680·0 | 8·687 | ·6593 | ·07589 | 63 |
| 64 | 4585·7 | 36094·3 | 8·364 | ·6719 | ·08034 | 64 |
| 65 | 4219·7 | 31874·6 | 8·047 | ·6844 | ·08505 | 65 |
| 66 | 3867·8 | 28006·8 | 7·734 | ·6967 | ·09008 | 66 |
| 67 | 3530·9 | 24475·9 | 7·424 | ·7088 | ·09548 | 67 |
| 68 | 3209·7 | 21266·2 | 7·118 | ·7208 | ·10127 | 68 |
| 69 | 2904·1 | 18362·1 | 6·815 | ·7327 | ·10752 | 69 |
| 70 | 2614·4 | 15747·7 | 6·515 | ·7445 | ·11427 | 70 |
| 71 | 2340·5 | 13407·2 | 6·219 | ·7561 | ·12158 | 71 |
| 72 | 2082·1 | 11325·1 | 5·929 | ·7675 | ·12944 | 72 |
| 73 | 1839·5 | 9485·6 | 5·645 | ·7786 | ·13792 | 73 |
| 74 | 1612·7 | 7872·9 | 5·371 | ·7893 | ·14696 | 74 |
| 75 | 1401·5 | 6471·4 | 5·105 | ·7998 | ·15666 | 75 |
| 76 | 1206·4 | 5265·0 | 4·851 | ·8097 | ·16692 | 76 |
| 77 | 1027·6 | 4237·4 | 4·609 | ·8192 | ·17775 | 77 |
| 78 | 865·41 | 3371·99 | 4·382 | ·8281 | ·18899 | 78 |
| 79 | 720·01 | 2651·98 | 4·167 | ·8366 | ·20076 | 79 |
| 80 | 591·37 | 2060·61 | 3·967 | ·8444 | ·21286 | 80 |
| 81 | 479·19 | 1581·42 | 3·782 | ·8517 | ·22519 | 81 |
| 82 | 382·95 | 1198·47 | 3·611 | ·8584 | ·23771 | 82 |
| 83 | 301·72 | 896·75 | 3·452 | ·8646 | ·25046 | 83 |
| 84 | 234·42 | 662·33 | 3·303 | ·8705 | ·26353 | 84 |
| 85 | 179·61 | 482·72 | 3·165 | ·8759 | ·27673 | 85 |
| 86 | 135·71 | 347·01 | 3·033 | ·8810 | ·29049 | 86 |
| 87 | 101·11 | 245·90 | 2·907 | ·8860 | ·30478 | 87 |
| 88 | 74·24 | 171·66 | 2·786 | ·8907 | ·31972 | 88 |
| 89 | 53·71 | 117·95 | 2·668 | ·8954 | ·33559 | 89 |
| 90 | 38·22 | 79·73 | 2·557 | ·8997 | ·35186 | 90 |
| 91 | 26·80 | 52·93 | 2·445 | ·9041 | ·36978 | 91 |
| 92 | 18·48 | 34·45 | 2·332 | ·9085 | ·38959 | 92 |
| 93 | 12·56 | 21·89 | 2·210 | ·9133 | ·41327 | 93 |
| 94 | 8·39 | 13·50 | 2·073 | ·9187 | ·44317 | 94 |
| 95 | 5·52 | 7·98 | 1·911 | ·9250 | ·48407 | 95 |
| 96 | 3·54 | 4·44 | 1·714 | ·9328 | ·54421 | 96 |
| 97 | 2·18 | 2·26 | 1·492 | ·9415 | ·63102 | 97 |
| 98 | 1·28 | ·98 | 1·215 | ·9523 | ·78381 | 98 |
| 99 | ·68 | ·30 | ·881 | ·9654 | 1·09580 | 99 |
| 100 | ·30 | ·00 | ·415 | ·9837 | 2·37036 | 100 |

4 PER CENT. TABLE 126. 4 PER CENT.

## WHOLE SOCIETY.

### VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 16 | 17·92 | 3·46 | 3·11 | 3·16 | 10·83 | 38·48 | 16 |
| 17 | 17·73 | 3·55 | 3·22 | 3·29 | 11·28 | 39·07 | 17 |
| 18 | 17·56 | 3·65 | 3·33 | 3·43 | 11·76 | 39·73 | 18 |
| 19 | 17·44 | 3·74 | 3·45 | 3·57 | 12·26 | 40·45 | 19 |
| 20 | 17·36 | 3·83 | 3·56 | 3·71 | 12·79 | 41·25 | 20 |
| 21 | 17·33 | 3·92 | 3·67 | 3·85 | 13·34 | 42·11 | 21 |
| 22 | 17·35 | 4·01 | 3·78 | 3·99 | 13·91 | 43·04 | 22 |
| 23 | 17·38 | 4·09 | 3·90 | 4·14 | 14·50 | 44·02 | 23 |
| 24 | 17·43 | 4·18 | 4·02 | 4·29 | 15·12 | 45·04 | 24 |
| 25 | 17·50 | 4·28 | 4·14 | 4·44 | 15·75 | 46·10 | 25 |
| 26 | 17·56 | 4·37 | 4·26 | 4·60 | 16·41 | 47·20 | 26 |
| 27 | 17·64 | 4·47 | 4·38 | 4·76 | 17·10 | 48·35 | 27 |
| 28 | 17·71 | 4·57 | 4·52 | 4·93 | 17·81 | 49·54 | 28 |
| 29 | 17·79 | 4·68 | 4·65 | 5·10 | 18·55 | 50·77 | 29 |
| 30 | 17·87 | 4·78 | 4·80 | 5·28 | 19·32 | 52·06 | 30 |
| 31 | 17·95 | 4·90 | 4·94 | 5·47 | 20·13 | 53·38 | 31 |
| 32 | 18·03 | 5·01 | 5·09 | 5·66 | 20·96 | 54·76 | 32 |
| 33 | 18·11 | 5·12 | 5·25 | 5·86 | 21·83 | 56·17 | 33 |
| 34 | 18·19 | 5·24 | 5·41 | 6·07 | 22·73 | 57·64 | 34 |
| 35 | 18·26 | 5·36 | 5·57 | 6·29 | 23·67 | 59·15 | 35 |
| 36 | 18·33 | 5·49 | 5·74 | 6·51 | 24·64 | 60·71 | 36 |
| 37 | 18·40 | 5·61 | 5·92 | 6·74 | 25·64 | 62·32 | 37 |
| 38 | 18·47 | 5·74 | 6·09 | 6·99 | 26·69 | 63·98 | 38 |
| 39 | 18·53 | 5·87 | 6·28 | 7·24 | 27·78 | 65·69 | 39 |
| 40 | 18·58 | 6·00 | 6·46 | 7·50 | 28·91 | 67·44 | 40 |
| 41 | 18·62 | 6·13 | 6·65 | 7·76 | 30·09 | 69·25 | 41 |
| 42 | 18·65 | 6·27 | 6·85 | 8·03 | 31·31 | 71·11 | 42 |
| 43 | 18·68 | 6·40 | 7·04 | 8·32 | 32·58 | 73·03 | 43 |
| 44 | 18·70 | 6·53 | 7·25 | 8·61 | 33·91 | 75·01 | 44 |
| 45 | 18·71 | 6·67 | 7·46 | 8·92 | 35·30 | 77·06 | 45 |
| 46 | 18·71 | 6·81 | 7·67 | 9·24 | 36·75 | 79·18 | 46 |
| 47 | 18·69 | 6·95 | 7·89 | 9·57 | 38·26 | 81·36 | 47 |
| 48 | 18·66 | 7·08 | 8·11 | 9·92 | 39·82 | 83·60 | 48 |
| 49 | 18·62 | 7·22 | 8·34 | 10·27 | 41·45 | 85·91 | 49 |
| 50 | 18·56 | 7·35 | 8·58 | 10·64 | 43·15 | 88·28 | 50 |
| 51 | 18·49 | 7·48 | 8·82 | 11·02 | 44·91 | 90·72 | 51 |
| 52 | 18·40 | 7·60 | 9·06 | 11·42 | 46·75 | 93·23 | 52 |
| 53 | 18·30 | 7·73 | 9·31 | 11·82 | 48·65 | 95·81 | 53 |
| 54 | 18·18 | 7·85 | 9·56 | 12·24 | 50·62 | 98·45 | 54 |

TABLE 126.—*continued.*

| Age $x$ | First Three Months. | Second Three Months. | Second Six Months. | Second Twelve Months. | After Two Years. | All Periods. | Age $x$ |
|---|---|---|---|---|---|---|---|
| 55 | 18·03 | 7·96 | 9·81 | 12·68 | 52·67 | 101·16 | 55 |
| 56 | 17·86 | 8·07 | 10·06 | 13·13 | 54·81 | 103·93 | 56 |
| 57 | 17·67 | 8·16 | 10·30 | 13·59 | 57·04 | 106·75 | 57 |
| 58 | 17·44 | 8·25 | 10·52 | 14·04 | 59·36 | 109·61 | 58 |
| 59 | 17·18 | 8·31 | 10·73 | 14·49 | 61·80 | 112·52 | 59 |
| 60 | 16·89 | 8·36 | 10·93 | 14·93 | 64·36 | 115·48 | 60 |
| 61 | 16·58 | 8·39 | 11·10 | 15·37 | 67·04 | 118·48 | 61 |
| 62 | 16·23 | 8·40 | 11·25 | 15·78 | 69·83 | 121·49 | 62 |
| 63 | 15·85 | 8·39 | 11·38 | 16·17 | 72·70 | 124·49 | 63 |
| 64 | 15·43 | 8·36 | 11·48 | 16·52 | 75·63 | 127·43 | 64 |
| 65 | 14·97 | 8·31 | 11·56 | 16·84 | 78·61 | 130·29 | 65 |
| 66 | 14·47 | 8·24 | 11·60 | 17·11 | 81·59 | 133·02 | 66 |
| 67 | 13·94 | 8·14 | 11·61 | 17·34 | 84·55 | 135·57 | 67 |
| 68 | 13·35 | 8·01 | 11·56 | 17·49 | 87·45 | 137·86 | 68 |
| 69 | 12·73 | 7·83 | 11·45 | 17·55 | 90·25 | 139·82 | 69 |
| 70 | 12·08 | 7·61 | 11·28 | 17·52 | 92·89 | 141·37 | 70 |
| 71 | 11·42 | 7·35 | 11·02 | 17·36 | 95·31 | 142·46 | 71 |
| 72 | 10·75 | 7·06 | 10·70 | 17·10 | 97·46 | 143·07 | 72 |
| 73 | 10·08 | 6·75 | 10·33 | 16·72 | 99·31 | 143·19 | 73 |
| 74 | 9·42 | 6·43 | 9·90 | 16·25 | 100·83 | 142·84 | 74 |
| 75 | 8·78 | 6·10 | 9·44 | 15·68 | 102·03 | 142·03 | 75 |
| 76 | 8·14 | 5·77 | 8·96 | 15·01 | 102·91 | 140·79 | 76 |
| 77 | 7·52 | 5·43 | 8·45 | 14·30 | 103·46 | 139·16 | 77 |
| 78 | 6·92 | 5·08 | 7·93 | 13·52 | 103·71 | 137·17 | 78 |
| 79 | 6·35 | 4·74 | 7·42 | 12·72 | 103·64 | 134·86 | 79 |
| 80 | 5·82 | 4·40 | 6·92 | 11·92 | 103·22 | 132·27 | 80 |
| 81 | 5·33 | 4·07 | 6·44 | 11·14 | 102·45 | 129·43 | 81 |
| 82 | 4·88 | 3·77 | 6·00 | 10·38 | 101·32 | 126·35 | 82 |
| 83 | 4·47 | 3·48 | 5·60 | 9·66 | 99·88 | 123·10 | 83 |
| 84 | 4·10 | 3·23 | 5·25 | 8·98 | 98·17 | 119·73 | 84 |
| 85 | 3·75 | 3·00 | 4·94 | 8·39 | 96·21 | 116·30 | 85 |
| 86 | 3·44 | 2·81 | 4·66 | 7·90 | 94·08 | 112·89 | 86 |
| 87 | 3·18 | 2·68 | 4·41 | 7·50 | 91·78 | 109·54 | 87 |
| 88 | 2·98 | 2·56 | 4·22 | 7·14 | 89·40 | 106·31 | 88 |
| 89 | 2·85 | 2·46 | 4·05 | 6·85 | 86·90 | 103·11 | 89 |
| 90 | 2·74 | 2·36 | 3·88 | 6·57 | 84·36 | 99·91 | 90 |
| 91 | 2·62 | 2·26 | 3·72 | 6·28 | 81·35 | 96·22 | 91 |
| 92 | 2·50 | 2·15 | 3·55 | 6·00 | 77·70 | 91·90 | 92 |
| 93 | 2·37 | 2·04 | 3·37 | 5·69 | 73·71 | 87·18 | 93 |
| 94 | 2·23 | 1·92 | 3·16 | 5·35 | 69·27 | 81·94 | 94 |
| 95 | 2·06 | 1·77 | 2·92 | 4·94 | 63·95 | 75·65 | 95 |
| 96 | 1·85 | 1·60 | 2·63 | 4·45 | 57·56 | 68·08 | 96 |
| 97 | 1·62 | 1·40 | 2·30 | 3·89 | 50·36 | 59·57 | 97 |
| 98 | 1·32 | 1·15 | 1·88 | 3·18 | 41·25 | 48·80 | 98 |
| 99 | ·97 | ·87 | 1·40 | 2·36 | 30·59 | 36·19 | 99 |
| 100 | ·50 | ·47 | ·74 | 1·25 | 16·16 | 19·12 | 100 |

4 PER CENT. TABLE 127. 4 PER CENT.

## WHOLE SOCIETY.

### COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

| Age $x$ | First Three Months. $K^{3}_{x}$ | First Six Months. $K^{6}_{x}$ | First Twelve Months. $K^{12}_{x}$ | Second Twelve Months. $K^{12\|12}_{x}$ | After Two Years. $K^{24\,All}_{x}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 16 | 956860 | 1141786 | 1307957 | 168472 | 578049 | 16 |
| 17 | 908220 | 1090321 | 1255394 | 168472 | 578049 | 17 |
| 18 | 863108 | 1042349 | 1206217 | 168472 | 578049 | 18 |
| 19 | 821954 | 998163 | 1160684 | 168183 | 578049 | 19 |
| 20 | 784706 | 957731 | 1118636 | 167629 | 578003 | 20 |
| 21 | 750945 | 920652 | 1079742 | 166834 | 577826 | 21 |
| 22 | 720031 | 886303 | 1043443 | 165816 | 577444 | 22 |
| 23 | 691265 | 854043 | 1009110 | 164638 | 576794 | 23 |
| 24 | 664061 | 823414 | 976379 | 163276 | 575860 | 24 |
| 25 | 638157 | 794118 | 944958 | 161897 | 574630 | 25 |
| 26 | 613353 | 765994 | 914729 | 160469 | 573167 | 26 |
| 27 | 589573 | 739002 | 885619 | 159068 | 571527 | 27 |
| 28 | 566777 | 713067 | 857590 | 157630 | 569793 | 28 |
| 29 | 544835 | 688057 | 830546 | 156189 | 567978 | 29 |
| 30 | 523689 | 663886 | 804368 | 154751 | 566091 | 30 |
| 31 | 503256 | 640473 | 778978 | 153261 | 564113 | 31 |
| 32 | 483464 | 617748 | 754397 | 151753 | 561975 | 32 |
| 33 | 464299 | 595674 | 730266 | 150233 | 559668 | 33 |
| 34 | 445750 | 574242 | 706853 | 148730 | 557136 | 34 |
| 35 | 427779 | 553420 | 684018 | 147244 | 554405 | 35 |
| 36 | 410354 | 533156 | 661716 | 145756 | 551451 | 36 |
| 37 | 393445 | 513403 | 639906 | 144225 | 548279 | 37 |
| 38 | 376983 | 494122 | 618515 | 142658 | 544874 | 38 |
| 39 | 360930 | 475237 | 597497 | 141002 | 541225 | 39 |
| 40 | 345251 | 456742 | 576814 | 139290 | 537305 | 40 |
| 41 | 329953 | 438613 | 556453 | 137530 | 533131 | 41 |
| 42 | 315041 | 420847 | 536438 | 135696 | 528754 | 42 |
| 43 | 300519 | 403474 | 516790 | 133834 | 524188 | 43 |
| 44 | 286407 | 386504 | 497529 | 131934 | 519463 | 44 |
| 45 | 272690 | 369933 | 478657 | 130022 | 514577 | 45 |
| 46 | 259355 | 353755 | 460148 | 128102 | 509502 | 46 |
| 47 | 246377 | 337939 | 441966 | 126169 | 504216 | 47 |
| 48 | 233722 | 322432 | 424057 | 124190 | 498679 | 48 |
| 49 | 221374 | 307193 | 406389 | 122141 | 492822 | 49 |
| 50 | 209321 | 292199 | 388928 | 119999 | 486593 | 50 |
| 51 | 197554 | 277446 | 371672 | 117771 | 479908 | 51 |
| 52 | 186078 | 262966 | 354614 | 115442 | 472725 | 52 |
| 53 | 174899 | 248749 | 337762 | 113014 | 465016 | 53 |
| 54 | 164005 | 234808 | 321091 | 110487 | 456769 | 54 |

TABLE 127.—*continued.*

| Age $x$ | First Three Months. $K_x^3$ | First Six Months. $K_x^6$ | First Twelve Months. $K_x^{12}$ | Second Twelve Months. $K_x^{12\|12}$ | After Two Years. $K_x^{24\|All}$ | Age $x$ |
|---|---|---|---|---|---|---|
| 55 | 153387 | 221106 | 304568 | 107859 | 448017 | 55 |
| 56 | 143030 | 207630 | 288162 | 105111 | 438799 | 56 |
| 57 | 132947 | 194380 | 271853 | 102208 | 429174 | 57 |
| 58 | 123143 | 181361 | 255656 | 99124 | 419158 | 58 |
| 59 | 113630 | 168595 | 239582 | 95844 | 408736 | 59 |
| 60 | 104422 | 156101 | 223647 | 92334 | 397840 | 60 |
| 61 | 95528·5 | 143882 | 207865 | 88579 | 386350 | 61 |
| 62 | 86942·3 | 131950 | 192249 | 84572 | 374107 | 62 |
| 63 | 78673·1 | 120338 | 176851 | 80300 | 360968 | 63 |
| 64 | 70740·9 | 109089 | 161746 | 75780 | 346841 | 64 |
| 65 | 63168·7 | 98248·3 | 147015 | 71064 | 331692 | 65 |
| 66 | 55983·9 | 87863·3 | 132734 | 66195 | 315560 | 66 |
| 67 | 49207·8 | 77959·8 | 118945 | 61212 | 298529 | 67 |
| 68 | 42862·9 | 68563·9 | 105676 | 56134 | 280683 | 68 |
| 69 | 36979·9 | 59718·0 | 92984·9 | 50981·1 | 262093 | 69 |
| 70 | 31593·0 | 51485·9 | 80964·9 | 45790·1 | 242847 | 70 |
| 71 | 26721·7 | 43924·0 | 69721·9 | 40634·1 | 223065 | 71 |
| 72 | 22376·2 | 37079·8 | 59364·9 | 35597·1 | 202926 | 72 |
| 73 | 18544·8 | 30968·4 | 49962·7 | 30762·3 | 182678 | 73 |
| 74 | 15198·2 | 25571·8 | 41541·8 | 26203·2 | 162602 | 74 |
| 75 | 12300·5 | 20855·6 | 34091·9 | 21974·1 | 142994 | 75 |
| 76 | 9819·71 | 16779·5 | 27584·5 | 18124·5 | 124144 | 76 |
| 77 | 7726·01 | 13304·9 | 21987·2 | 14691·8 | 106322 | 77 |
| 78 | 5987·01 | 10387·3 | 17253·2 | 11699·9 | 89753·9 | 78 |
| 79 | 4571·11 | 7982·87 | 13323·8 | 9157·6 | 74619·9 | 79 |
| 80 | 3440·01 | 6040·87 | 10130·9 | 7048·5 | 61041·9 | 80 |
| 81 | 2553·09 | 4504·77 | 7590·87 | 5337·53 | 49093·9 | 81 |
| 82 | 1869·51 | 3311·37 | 5609·37 | 3976·03 | 38800·9 | 82 |
| 83 | 1349·93 | 2401·35 | 4091·97 | 2915·03 | 30136·3 | 83 |
| 84 | 960·51 | 1717·72 | 2948·87 | 2107·43 | 23011·7 | 84 |
| 85 | 673·66 | 1213·00 | 2099·88 | 1507·92 | 17281·4 | 85 |
| 86 | 466·70 | 848·62 | 1480·58 | 1072·12 | 12767·7 | 86 |
| 87 | 321·09 | 591·76 | 1037·37 | 758·33 | 9280·70 | 87 |
| 88 | 220·98 | 411·21 | 724·80 | 530·26 | 6637·80 | 88 |
| 89 | 153·24 | 285·17 | 502·63 | 367·73 | 4667·30 | 89 |
| 90 | 104·58 | 194·63 | 343·04 | 251·02 | 3224·20 | 90 |
| 91 | 70·17 | 130·60 | 230·18 | 168·38 | 2180·30 | 91 |
| 92 | 46·21 | 86·01 | 151·59 | 110·90 | 1435·91 | 92 |
| 93 | 29·79 | 55·45 | 97·73 | 71·50 | 925·71 | 93 |
| 94 | 18·71 | 34·83 | 61·38 | 44·91 | 581·38 | 94 |
| 95 | 11·35 | 21·14 | 37·25 | 27·26 | 352·82 | 95 |
| 96 | 6·56 | 12·22 | 21·54 | 15·76 | 203·97 | 96 |
| 97 | 3·53 | 6·59 | 11·61 | 8·49 | 109·93 | 97 |
| 98 | 1·70 | 3·18 | 5·60 | 4·09 | 53·01 | 98 |
| 99 | ·66 | 1·25 | 2·20 | 1·60 | 20·79 | 99 |
| 100 | ·15 | ·29 | ·51 | ·37 | 4·80 | 100 |

4 PER CENT. TABLE 128. 4 PER CENT.

## WHOLE SOCIETY.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

| Age $x$ | Joint Life Annuity. | Single Premiums for Assurance. | | Age $x$ |
|---|---|---|---|---|
| | | First Death. | Death of Wife in Husband's Lifetime. | |
| | $\bar{a}_{xx}$ | $\bar{A}_{xx}$ | $\bar{A}^{1}_{xx}$ | |
| 16 | 18·519 | ·2737 | ·1368 | 16 |
| 17 | 18·317 | ·2816 | ·1408 | 17 |
| 18 | 18·115 | ·2895 | ·1448 | 18 |
| 19 | 17·915 | ·2974 | ·1487 | 19 |
| 20 | 17·716 | ·3052 | ·1526 | 20 |
| 21 | 17·518 | ·3129 | ·1565 | 21 |
| 22 | 17·321 | ·3207 | ·1603 | 22 |
| 23 | 17·124 | ·3284 | ·1642 | 23 |
| 24 | 16·925 | ·3362 | ·1681 | 24 |
| 25 | 16·722 | ·3441 | ·1721 | 25 |
| 26 | 16·517 | ·3522 | ·1761 | 26 |
| 27 | 16·307 | ·3604 | ·1802 | 27 |
| 28 | 16·090 | ·3689 | ·1845 | 28 |
| 29 | 15·869 | ·3776 | ·1888 | 29 |
| 30 | 15·641 | ·3866 | ·1933 | 30 |
| 31 | 15·408 | ·3957 | ·1978 | 31 |
| 32 | 15·169 | ·4051 | ·2025 | 32 |
| 33 | 14·925 | ·4146 | ·2073 | 33 |
| 34 | 14·676 | ·4244 | ·2122 | 34 |
| 35 | 14·423 | ·4343 | ·2172 | 35 |
| 36 | 14·163 | ·4445 | ·2223 | 36 |
| 37 | 13·900 | ·4548 | ·2274 | 37 |
| 38 | 13·634 | ·4653 | ·2326 | 38 |
| 39 | 13·365 | ·4758 | ·2379 | 39 |
| 40 | 13·094 | ·4864 | ·2432 | 40 |
| 41 | 12·820 | ·4972 | ·2486 | 41 |
| 42 | 12·542 | ·5081 | ·2540 | 42 |
| 43 | 12·261 | ·5191 | ·2596 | 43 |
| 44 | 11·976 | ·5303 | ·2651 | 44 |
| 45 | 11·685 | ·5417 | ·2709 | 45 |
| 46 | 11·387 | ·5534 | ·2767 | 46 |
| 47 | 11·084 | ·5653 | ·2826 | 47 |
| 48 | 10·774 | ·5774 | ·2887 | 48 |
| 49 | 10·461 | ·5897 | ·2948 | 49 |
| 50 | 10·147 | ·6020 | ·3010 | 50 |
| 51 | 9·831 | ·6144 | ·3072 | 51 |
| 52 | 9·518 | ·6267 | ·3134 | 52 |
| 53 | 9·205 | ·6390 | ·3195 | 53 |
| 54 | 8·894 | ·6512 | ·3256 | 54 |

TABLE 128.—*continued.*

| Age $x$ | Joint Life Annuity. $\bar{a}_{xx}$ | Single Premiums for Assurance. First Death. $\bar{A}_{xx}$ | Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$ | Age $x$ |
|---|---|---|---|---|
| 55 | 8·584 | ·6633 | ·3317 | 55 |
| 56 | 8·274 | ·6755 | ·3377 | 56 |
| 57 | 7·963 | ·6877 | ·3438 | 57 |
| 58 | 7·649 | ·7000 | ·3500 | 58 |
| 59 | 7·337 | ·7122 | ·3561 | 59 |
| 60 | 7·027 | ·7244 | ·3622 | 60 |
| 61 | 6·720 | ·7364 | ·3682 | 61 |
| 62 | 6·421 | ·7482 | ·3741 | 62 |
| 63 | 6·129 | ·7596 | ·3798 | 63 |
| 64 | 5·847 | ·7707 | ·3853 | 64 |
| 65 | 5·573 | ·7814 | ·3907 | 65 |
| 66 | 5·307 | ·7919 | ·3959 | 66 |
| 67 | 5·048 | ·8020 | ·4010 | 67 |
| 68 | 4·794 | ·8120 | ·4060 | 68 |
| 69 | 4·545 | ·8217 | ·4109 | 69 |
| 70 | 4·301 | ·8313 | ·4156 | 70 |
| 71 | 4·064 | ·8406 | ·4203 | 71 |
| 72 | 3·833 | ·8497 | ·4248 | 72 |
| 73 | 3·609 | ·8585 | ·4292 | 73 |
| 74 | 3·394 | ·8669 | ·4334 | 74 |
| 75 | 3·189 | ·8749 | ·4375 | 75 |
| 76 | 2·994 | ·8826 | ·4413 | 76 |
| 77 | 2·812 | ·8897 | ·4448 | 77 |
| 78 | 2·643 | ·8963 | ·4482 | 78 |
| 79 | 2·486 | ·9025 | ·4513 | 79 |
| 80 | 2·342 | ·9081 | ·4541 | 80 |
| 81 | 2·211 | ·9133 | ·4566 | 81 |
| 82 | 2·093 | ·9179 | ·4589 | 82 |
| 83 | 1·985 | ·9221 | ·4611 | 83 |
| 84 | 1·887 | ·9260 | ·4630 | 84 |
| 85 | 1·797 | ·9295 | ·4648 | 85 |
| 86 | 1·713 | ·9328 | ·4664 | 86 |
| 87 | 1·635 | ·9359 | ·4679 | 87 |
| 88 | 1·560 | ·9388 | ·4694 | 88 |
| 89 | 1·489 | ·9416 | ·4708 | 89 |
| 90 | 1·427 | ·9440 | ·4720 | 90 |
| 91 | 1·365 | ·9465 | ·4732 | 91 |
| 92 | 1·308 | ·9487 | ·4744 | 92 |
| 93 | 1·249 | ·9510 | ·4755 | 93 |
| 94 | 1·186 | ·9535 | ·4767 | 94 |
| 95 | 1·108 | ·9565 | ·4783 | 95 |
| 96 | 1·008 | ·9605 | ·4802 | 96 |
| 97 | ·900 | ·9647 | ·4823 | 97 |
| 98 | ·752 | ·9705 | ·4853 | 98 |
| 99 | ·581 | ·9772 | ·4886 | 99 |
| 100 | ·330 | ·9871 | ·4935 | 100 |

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